



This is a digital copy of a book that was preserved for generations on library shelves before it was carefully scanned by Google as part of a project to make the world's books discoverable online.

It has survived long enough for the copyright to expire and the book to enter the public domain. A public domain book is one that was never subject to copyright or whose legal copyright term has expired. Whether a book is in the public domain may vary country to country. Public domain books are our gateways to the past, representing a wealth of history, culture and knowledge that's often difficult to discover.

Marks, notations and other marginalia present in the original volume will appear in this file - a reminder of this book's long journey from the publisher to a library and finally to you.

Usage guidelines

Google is proud to partner with libraries to digitize public domain materials and make them widely accessible. Public domain books belong to the public and we are merely their custodians. Nevertheless, this work is expensive, so in order to keep providing this resource, we have taken steps to prevent abuse by commercial parties, including placing technical restrictions on automated querying.

We also ask that you:

- + *Make non-commercial use of the files* We designed Google Book Search for use by individuals, and we request that you use these files for personal, non-commercial purposes.
- + *Refrain from automated querying* Do not send automated queries of any sort to Google's system: If you are conducting research on machine translation, optical character recognition or other areas where access to a large amount of text is helpful, please contact us. We encourage the use of public domain materials for these purposes and may be able to help.
- + *Maintain attribution* The Google "watermark" you see on each file is essential for informing people about this project and helping them find additional materials through Google Book Search. Please do not remove it.
- + *Keep it legal* Whatever your use, remember that you are responsible for ensuring that what you are doing is legal. Do not assume that just because we believe a book is in the public domain for users in the United States, that the work is also in the public domain for users in other countries. Whether a book is still in copyright varies from country to country, and we can't offer guidance on whether any specific use of any specific book is allowed. Please do not assume that a book's appearance in Google Book Search means it can be used in any manner anywhere in the world. Copyright infringement liability can be quite severe.

About Google Book Search

Google's mission is to organize the world's information and to make it universally accessible and useful. Google Book Search helps readers discover the world's books while helping authors and publishers reach new audiences. You can search through the full text of this book on the web at <http://books.google.com/>



HL 2KJ1 .

NATIONAL
LIBRARY

Digitized by Google

HARVARD UNIVERSITY
GRADUATE SCHOOL
OF BUSINESS
ADMINISTRATION
BAKER LIBRARY



GIFT OF

S. W. Goodwin

SEVENTH ANNUAL REPORT
OF THE
INSURANCE COMMISSIONER.



STATE OF MAINE.

JANUARY, 1875.

AUGUSTA:
SPRAGUE, OWEN & NASH, PRINTERS TO THE STATE.
1875.

SEVENTH ANNUAL REPORT

Compliments of

J. S. HOBBS.

LIBRARIAN.

MISSIONER.



STATE OF MAINE. *Insurance*

dept.

PART I.

Fire and Marine Insurance.

AUGUSTA:

SPRAGUE, OWEN & NASH, PRINTERS TO THE STATE.

1875.

Adm
345.2
ME
874

Telegram from Harb.
Bus. Sch. to Inst.
Sch.

S. W. Threlk.

6

1782

SEVENTH ANNUAL REPORT
OF THE
INSURANCE COMMISSIONER.

PART FIRST.
FIRE AND MARINE INSURANCE.

*To the Honorable Senate and House of
Representatives of the State of Maine:*

The Insurance Commissioner has the honor to present the Seventh Annual Report of the Insurance Department of the State of Maine, in accordance with section fifty-six of the Insurance Law.

The past year has been a favorable one, as a whole, to the companies doing business in Maine. Bangor has suffered the most by fire during the year. On April 18th, nine store-houses were burned; loss \$100,000; insured for \$70,000. On December 15th, nine stores and the Harriman House were consumed; loss \$70,000; insured for \$21,500. On March 29th, at Biddeford, Shaw's Block was consumed; loss \$45,000. All the other fires were much smaller in extent, the most of them amounting to only a few thousand dollars each.

In 1873, the companies of other States and countries received in premiums in this State \$861,132.31, and paid for losses \$561,528.35, leaving a balance of \$299,603.96. In 1874, companies of the same class received in premiums \$960,403.93, and paid for losses \$418,201.83, leaving a balance of \$542,202.10, a gain of \$242,598.14, over the previous year. Our Maine stock companies received in premiums in 1873, \$289,094.93, and paid for losses \$172,555.35, leaving a balance of \$116,539.58. In 1874, the same companies received in premiums \$277,716.15, and paid for losses

\$229,401.47, leaving a balance of \$48,314.68, a loss over the previous year of \$68,224.90. Only a very few companies have paid more for losses than they have received in premiums.

The Maine Mutual Insurance Companies paid for losses in 1873, \$41,681.51, and in 1874, \$44,424.55.

MAINE INSURANCE COMPANIES.

At the close of the year 1874 there were forty-two fire, fire-marine, and marine insurance companies organized under the laws of this State, and authorized to do business therein, of which two were stock fire-marine; two were stock-marine; two were mutual-marine, and thirty-six were mutual fire insurance companies.

The Portland Mutual Fishing Insurance Company was the only new company organized during the year.

COMPEND OF MAINE INSURANCE STATUTES.

For the purpose of making the matter as intelligible as possible to all desiring the information as to the right of companies and parties to do business under the insurance law of this State, I repeat the following compend of the law from the Sixth Annual Report of this department, with changes since made:

Domestic mutual fire and marine companies are subject to no restrictions in respect to their right to do business, and are required to pay no fees of any kind to the State or insurance department, except the fee required of all agents. The officers of such companies are held not to be agents to be licensed, but act as the company, and consequently without license.

"Every domestic insurance company, and every foreign insurance company doing business in this State shall annually, by the thirty-first day of January, render to the Commissioner an exact statement, under oath, of its condition as it existed on the thirty-first day of December previous, or its last exhibit, setting forth its condition as required by blanks furnished by the Commissioner."

Every domestic stock company and mutual life company, before commencing business, and annually thereafter, are to be examined by the Commissioner, and if found solvent and responsible to do business he is to issue his certificate of that fact, and the company is to pay the sum of twenty dollars and traveling expenses. Annual statements are to be made the same as by foreign companies, and agents to be licensed the same.

Companies of other States and foreign countries, before they can do business in this State, are to be licensed by the Commissioner. Before receiving such license the company is to furnish him with a certified copy of its charter and by-laws, and with a statement under oath showing its financial condition according to form prescribed by him. On receiving such copies and statement, the Commissioner shall grant license, if he thinks it ought to be granted; but no such company can be admitted unless it has a bona fide paid up capital or cash assets to the amount of \$200,000 if a fire or marine company and \$100,000 if a life company. For such license a fee of twenty dollars is to be paid, and one dollar license fee for each agent, in addition to the tax imposed in "An act relating to the taxation of insurance companies," which act took effect March 4, 1874. The licenses granted end in all cases on the first day of July next after being granted, and upon their renewal a like fee is payable.

"Every foreign insurance company doing business in this State, shall annually cause to be published three weeks successively, in some daily or weekly paper printed in the county where said company has a duly authorized agent, or takes policies, a condensed statement of its condition conformable to its last annual report, to the Commissioner; and any such insurance company which shall neglect or refuse to publish such statement shall forfeit not less than fifty dollars."

No person can act as agent of *any insurance company*, domestic or foreign, stock or mutual, without a license. No license can issue until a duplicate power of attorney is filed with the Commissioner from the company or its authorized agent, nor of course can any agent be licensed for an unlicensed company. A fee of one dollar for each agent's license is required to be paid.

Brokers' licenses may also be granted by the Commissioner, which authorize the party to canvass for and place risks with any company authorized to do business in this State. A fee of five dollars is payable for each license.

All agents' and brokers' licenses end on the first day of July next after they are granted, but may be renewed for another year by agents' filing a certificate of the company that their agencies are continued, and paying a like fee.

Partnership agencies and brokers are held to require but a single fee.

INSURANCE LEGISLATION OF 1875.

The following three chapters contain all the changes made in the insurance laws of the State during the session of 1875 :

Chapter 20.

An Act relating to mutual fire insurance companies.

Be it enacted by the Senate and House of Representatives in Legislature assembled, as follows :

SECTION 1. Whenever the directors of any mutual fire insurance company, or any mutual marine insurance company, shall make an assessment, or call on its members for money, or shall by vote determine that there exists a necessity for such assessment or call, they, or any person interested in the company as an officer, policy-holder, or creditor, may apply to the supreme judicial court for any county, by a petition in the nature of a bill in equity, praying the court to examine said assessment or call, or to determine the necessity therefor, and all matters connected therewith, and to ratify, amend or annul the assessment or call, or to order that the same be made as law and justice may require; provided such application, when made by any party except the corporation, or a receiver, or the insurance commissioner, shall rest in the discretion of the court. And whenever the directors shall unreasonably neglect to make an assessment or call, to satisfy an admitted or ascertained claim upon the company, any judgment creditor, or any person holding such admitted or ascertained claim, or the insurance commissioner, may make the application to the court. Upon such application, if made by the directors, or upon order of court, if made by application of any other party, the directors shall set forth the claims against the company, its assets, and all other facts and particulars appertaining to the matter.

SECT. 2. The court before which such petition is filed shall order notice to be given to all parties interested, by publication or otherwise, and the petition may be filed in vacation, in which case the order of notice may be made by any justice of the court; and upon the return thereof, the court shall proceed to examine the assessment or call, or the necessity therefor, and all matters connected therewith; and any parties interested may appear and be heard thereon, and all questions that may arise shall be heard and determined as in other equity cases. The court may refer the appointment or calculation to any competent person, and upon

the examination may ratify, amend or annul the assessment or call, or order one to be made. In case the assessment or call is altered or amended, or one is ordered to be made, the directors shall forthwith proceed to vote the same in legal form, and the record of such vote shall be set forth in a supplemental bill or answer.

SECT. 3. Whenever the court shall appoint a master or auditor to make the apportionment or calculation for an assessment under the provisions of this act, such master or auditor shall appoint a time and place to hear all parties interested in the assessment or call, and shall give personal notice thereof, in writing, to the insurance commissioner, and through the post office, or in such other manner as the court shall direct, so far as he may be able, to all persons liable upon said assessment or call. And said auditor or master shall hear the parties, and make report to the court of all his doings respecting such assessment or call, and all matters connected therewith, and all parties interested in such report or assessment shall have the right to be heard by the court respecting the same, in the same manner as is above provided.

SECT. 4. When an assessment or call has been, as above provided, ratified, ascertained or established, a decree shall be entered which shall be final and conclusive upon the company and all parties liable to the assessment or call as to the necessity of the same, the authority of the company to make or collect the same, the amount thereof, and all formalities connected therewith. And where an assessment or call hereafter made shall be altered or amended by vote of directors and decree of the court thereon, such amended or altered assessment or call shall be binding upon all parties who would have been liable under it as originally made, and in all legal proceedings shall be held to be such original assessment or call. All proceedings above provided for shall be at the cost of the company, unless the court for cause otherwise order; and in all cases the court may control the disposition of the funds collected under these proceedings, and may issue all necessary processes to enforce the payment of such assessment against all persons liable therefor.

SECT. 5. Whenever it shall appear to the presiding judge of the court before which such petition is pending, that the net proceeds of any assessment or call will not be sufficient to furnish substantial relief to those having claims against the company,

said judge may decree that no assessment shall be collected ; and when, upon the application of the insurance commissioner, or any person interested, said judge shall be of opinion that further attempts to collect any assessment then partially collected will not benefit those having claims against the company, he may stay the further collection of said assessment.

SECT. 6. This act shall take effect when approved.

Approved February 22, 1875.

Chapter 44.

An Act to amend section sixty-two, chapter forty-nine, of the Revised Statutes, relating to Foreign Insurance Companies.

Be it enacted by the Senate and House of Representatives in Legislature assembled, as follows :

SECTION 1. That section sixty-two, chapter forty-nine, of the revised statutes, shall be amended by inserting, after the word "foreign," in the first line, the words "fire or marine;" and by striking out the word "one," in the fourth line, and inserting thereof the word "two;" and by adding after the word "aforesaid," in the seventh line, the words "and no foreign life insurance company shall be admitted to do business in this State unless it have a bona fide, paid up, unimpaired capital, if a stock company, of at least one hundred thousand dollars, well invested in or secured by real estate, bonds, stock, or securities other than names alone; or if a mutual company, cash assets to the amount aforesaid," so that said section, as amended, shall read as follows :

"Sect. 62. No foreign fire or marine insurance company shall be admitted to do business in this State unless it have a bona fide, paid up, unimpaired capital, if a stock company, of at least two hundred thousand dollars, well invested in or secured by real estate, bonds, stock or securities other than names alone, or if a mutual company, cash assets to the amount aforesaid; and no foreign life insurance company shall be admitted to do business in this State unless it have a bona fide, paid up, unimpaired capital, if a stock company, of at least one hundred thousand dollars, well invested in or secured by real estate, bonds, stock or securities other than names alone; or if a mutual company, cash assets to the amount aforesaid. And no stipulations or conditions shall deprive the courts of this State of jurisdictions of actions against

such companies, nor limit the time of commencing them to a period of less than two years from the time the cause of action accrues.

SECT. 2. Section sixty-six, chapter forty-nine, of the revised statutes is hereby repealed.

SECT. 3. This act shall not affect any foreign company already admitted.

Approved February 24, 1875.

Chapter 46.

An Act explanatory of and additional to chapter two hundred and fifty-one of the public laws of eighteen hundred and seventy-four, relating to taxation of Insurance Companies.

Be it enacted by the Senate and House of Representatives in Legislature assembled, as follows :

SECTION 1. The legal reserve required on life policies, which section two of chapter two hundred and fifty-one of the public laws of eighteen hundred and seventy-four, allows to be deducted from the premiums received, in computing the tax on life insurance companies, shall be held and construed to mean the amount to be annually set aside as a reserve from premiums received in this State during the year for which the return is made and the tax assessed.

SECT. 2. In case any insurance company or association shall refuse or neglect to make the return required by section three of chapter two hundred and fifty-one, of the public laws of eighteen hundred and seventy-four, including each and every item therein specified, as provided by said chapter, or by this act explanatory of and additional to the same, the treasurer shall make the assessment of the tax prescribed in said chapter two hundred and fifty-one, on such net amount as he may think just, with such evidence as he may be able to obtain ; and from such assessment there shall exist no right of appeal on the part of the company or association failing to make such return.

SECT. 3. This act shall take effect when approved.

Approved February 24, 1875.

It will be noticed by chapter 44, that hereafter in order to have a fire or marine company admitted into this State, it must have a bona fide, paid up, unimpaired capital, if a stock company, of at least two hundred thousand dollars, well invested in, or secured

by real estate, bonds or securities other than names alone, or if a mutual company, cash assets to the amount aforesaid. By section 3 of the same chapter, it will be seen "that this act shall not affect any company already admitted." At the present time only five companies, with a less capital than \$200,000 are doing business in this State.

Section sixty-six, chapter forty-nine, of the revised statutes has been repealed. That section reads as follows: "The preceding twenty-one sections shall not apply to any foreign marine insurance company having no agent in this State, nor prevent any citizen from effecting insurance in such company either in person or through a licensed broker." Now, in order to do business legally, marine companies must apply for admission and receive license to transact business the same as all other companies. This change seems to be a good one, for, under the old law, it was impossible to know anything definitely of the amount of marine insurance done in the State. Then again, under the old law, fire and fire-marine insurance companies were obliged to pay a tax on their business, while marine insurance companies escaped, as they were not required to make a return to the Commissioner, and consequently there was no basis on which to assess one.

If fire and fire-marine insurance companies must pay a tax on their business, there is no good reason why marine insurance companies should not do the same thing.

COMPANIES OF OTHER STATES AND FOREIGN COUNTRIES.

At the close of the year 1874, there were eighty-four fire, fire-marine and marine companies of other States and countries authorized to transact business in Maine, of which eighty were stock and four mutual companies.

During this year and up to date of this report, one company has been admitted, making eighty-five now licensed to do business in the State. Twenty companies were excluded or withdrawn from the State during the year.

The following tables show the fire, fire-marine and marine insurance companies authorized to do business in Maine at date of this report, and the companies admitted, withdrawn and excluded since date of last report:

Fire, Fire-Marine and Marine Insurance Companies now authorized to do business in Maine.

MAINE STOCK COMPANIES.

Name of Company.	Location.	Name of Company.	Location.
Bangor.....	Bangor.	Ocean.....	Portland.
Merchants' Marine.....	Bangor.	Union.....	Bangor.

MAINE MUTUAL COMPANIES.

Bangor.....	Bangor.	Norway.....	Norway.
Brunswick Farmers'.....	Brunswick.	Otisfield.....	Otisfield.
Casco.....	Casco.	Penobscot.....	Bangor.
Cumberland.....	Cumberland.	Piscataquis.....	Dover.
Danville.....	Auburn.	Raymond.....	Raymond.
Eastport.....	Eastport.	Saco.....	Saco.
Eliot and Kittery.....	Eliot.	Sidney.....	Sidney.
Falmouth.....	Falmouth.	Somerset.....	Skowhegan.
Fayette.....	Fayette.	Thomaston.....	Thomaston.
Fryeburg.....	Fryeburg.	Union Farmers'.....	Union.
Gorham Farmers'.....	Gorham.	Warren Farmers'.....	Warren.
Harpwell.....	Harpwell.	Waterford.....	Waterford.
Harrison.....	Harrison.	Wells.....	Wells.
Hope.....	Hope.	West Bangor and Hermon.....	Hermon.
Jay.....	Jay.	Wilton.....	Wilton.
Kennebunk.....	Kennebunk.	Windham.....	Windham.
Lovell.....	Lovell.	Woolwich.....	Woolwich.
Monmouth.....	Monmouth.	Boothbay, (Marine).....	Boothbay.
North Yarmouth.....	North Yarmouth.	Portland, (Marine).....	Portland.

COMPANIES OF OTHER STATES AND COUNTRIES.

Aetna.....	Hartford, Conn.	First National Fire.....	Worcester, Mass.
Agricultural.....	Watertown, N. Y.	Franklin.....	Boston, Mass.
Allemanania Fire.....	Pittsburg, Pa.	Franklin.....	Wheeling, West Va.
Amazon.....	Cincinnati, Ohio.	Franklin Fire.....	Philadelphia, Pa.
American Central.....	St. Louis, Mo.	German American.....	New York City.
American Fire.....	Philadelphia, Pa.	* Germania.....	Newark, N. J.
Atlantic.....	Brooklyn, N. Y.	Germania Fire.....	New York City.
Atlantic F. and M.....	Providence, R. I.	Girard F. and M.....	Philadelphia, Pa.
Atlas.....	Hartford, Conn.	Globe.....	Chicago, Ill.
Aurora F. and M.....	Cincinnati, Ohio.	Gloucester Fire.....	Gloucester, Mass.
Boston Marine.....	Boston, Mass.	Hanover Fire.....	New York City.
Citizens'.....	Newark, N. J.	Hartford Fire.....	Hartford, Conn.
Clay F. and M.....	Newport, Ky.	Hoffman Fire.....	New York City.
Commerce.....	Albany, N. Y.	Holyoke Mutual Fire.....	Salem, Mass.
Commercial Union.....	London, England.	Home.....	New York City.
Connecticut Fire.....	Hartford, Conn.	Howard.....	New York City.
Continental.....	New York City.	Hudson.....	Jersey City, N. J.
Dwelling House.....	Boston, Mass.	Humboldt.....	Newark, N. J.
Equitable F. and M.....	Providence, R. I.	Ins. Co. of No. America.....	Philadelphia, Pa.
Fame.....	Philadelphia, Pa.	Irving.....	New York City.
Faneuil Hall.....	Boston, Mass.	Kansas.....	Leavenworth, Kan.
Fire Association.....	Philadelphia, Pa.	L. and L. and Globe.....	Liverpool, Eng.
Fireman's Fund.....	San Francisco, Cal.	London Assurance Corp.....	London, Eng.

* Admitted January 20, 1875.

COMPANIES OF OTHER STATES AND COUNTRIES—CONCLUDED.

Name of Company.	Location.	Name of Company.	Location.
Lycorning Fire	Muncy, Pa.	Prescott	Boston, Mass.
Manhattan Fire	New York City.	Providence Washington	Providence, R. I.
Manufacturers'	Newark, N. J.	Queen	Liverpool, England.
Manufacturers F. and M.	Boston, Mass.	Quincy Mutual Fire	Quincy, Mass.
Merchants'	Newark, N. J.	Ridgewood	Brooklyn, N. Y.
Merchants'	Providence, R. I.	Rochester German	Rochester, N. Y.
Meriden Fire	Meriden, Conn.	Roger Williams	Providence, R. I.
Millville Mut. M. and F.	Millville, N. J.	Royal	Liverpool, England.
National Fire	Hartford, Conn.	Royal Canadian	Montreal, Canada.
National Fire	New York City.	Scottish Commercial	Glasgow, Scotland.
Newport F. and M.	Newport, R. I.	Saint Paul F. and M.	St. Paul, Minn.
No. British & Mercantile	Lon. & Edin'gh.	Security	New Haven, Conn.
Northwestern National	Milwaukee, Wis.	Shoe and Leather	Boston, Mass.
Orient Fire	Hartford, Conn.	Springfield F. and M.	Springfield, Mass.
Penn. Fire	Philadelphia, Pa.	Standard Fire	Trenton, N. J.
Pennsylvania Fire	Philadelphia, Pa.	Traders'	Chicago, Ill.
Peoples'	Newark, N. J.	Traders and Mechanics'	Lowell, Mass.
Phoenix	Brooklyn, N. Y.	Westchester Fire	New Rochelle, N. Y.
Phoenix	Hartford, Conn.	Western Assurance	Toronto, Canada.
Planters'	Memphis, Tenn.		

Fire, Fire-Marine and Marine Insurance Companies of other States and Countries admitted to transact business in Maine from date of last Report to date of this Report.

NAME OF COMPANY.	Location.	Date of Admission.	Capital paid up.
Aurora F. and M.	Cincinnati, Ohio.	November 3, 1874....	\$100,000
Boston Marine	Boston, Mass.	September 15, 1874....	300,000
Boylston Mutual	Boston, Mass.	November 6, 1874....	538,500
Faneuil Hall	Boston, Mass.	August 26, 1874....	200,000
Farmers and Drivers'	Louisville, Ky.	July 31, 1874....	200,000
Farragut Fire	New York City.	May 6, 1874....	200,000
Franklin	Wheeling, West Va.	May 20, 1874....	150,000
French Insurance Corp.	Paris, France	September 15, 1874....	1,283,313
Germania	Newark, N. J.	January 20, 1875....	215,600
Hudson	Jersey City, N. J.	June 12, 1874....	200,000
Manufacturers'	Newark, N. J.	July 25, 1874....	200,000
Peoples'	Philadelphia, Penn.	May 11, 1874....	300,000
Prescott	Boston, Mass.	November 28, 1874....	200,000
Royal Canadian	Montreal, Canada....	August 26, 1874....	538,230
Scottish Commercial	Glasgow, Scotland....	July 1, 1874....	400,000
Security	New Haven, Conn.	December 1, 1874....	200,000
Standard Fire	Trenton, N. J.	October 20, 1874....	200,000
Total capital of Companies admitted			\$5,324,843

Fire and Fire-Marine Insurance Companies of other States and Countries withdrawn and excluded during the year.

Name of Company.	Location.	Name of Company.	Location.
Etna.....	Chicago, Ill.	German.....	Erie, Penn.
Alemannia Fire.....	Cleveland, Ohio.	Home Ins. and Banking..	Galveston, Tex.
Atlantic and Pacific.....	Chicago, Ill.	Imperial Fire.....	London, Eng.
Boylston Mutual.....	Boston, Mass.	Mercantile.....	Chicago, Ill.
Brewers' Fire of America, Milwaukee, Wis.		Narragansett F. and M..	Providence, R. I.
Farmers and Drivers'.....	Louisville, Ky.	Peoples'.....	Philadelphia, Penn.
Farmers' Mutual.....	York, Penn.	Safeguard.....	Philadelphia, Penn.
Farragut Fire.....	New York City.	St. Nicholas.....	New York City.
Franklin.....	Indianapolis, Ind.	Trade.....	Camden, N. J.
French Ins. Corp.....	Paris, France.	Workmen's Nat'l.....	New Orleans, La.

BUSINESS OF 1874.

Table No. 1 shows the capital, assets, liabilities, surplus or impairment of capital, on the 31st day of December, 1874, and the income and expenditures for the year ending December 31, 1874, of fire, fire-marine and marine insurance companies transacting business in this State.

Table No. 2 shows the nature of the assets on the 31st day of December, 1874, of fire, fire-marine and marine insurance companies transacting business in this State.

Table No. 3 shows the nature of the liabilities on the 31st day of December, 1874, of fire, fire-marine and marine insurance companies transacting business in this State.

Table No. 4 shows the nature of the income during the year ending December 31, 1874, of fire, fire-marine and marine insurance companies transacting business in this State.

Table No. 5 shows the nature of the expenditures during the year ending December 31, 1874, of fire, fire-marine and marine insurance companies transacting business in this State.

Table No. 6 shows the risks in force, risks written, and premiums received thereon, and losses paid, of fire, fire-marine and marine insurance companies transacting business in this State, for the year ending December 31, 1874.

Table No. 7 shows the business transacted in Maine during the year ending December 31, 1874, by fire, fire-marine and marine insurance companies.

This table also shows the amount of tax on premium receipts paid by the several companies, amounting in all to \$10,613.27.

The domestic stock companies have received premiums on fire risks amounting to \$16,551.66, and paid losses on same amount-

ing to \$26,973.29, or 163 per cent. of losses to premiums. The same companies have received for premiums on marine risks, \$261,164.49, and paid for losses \$202,428.18, or 77½ per cent. of premiums received.

The ratio of total losses paid to total premiums received, on fire and marine business, by Maine stock companies, is 83 per cent.

The companies of other States and countries have received premiums amounting to \$960,403.93, and paid losses amounting to \$418,201.83, or 43½ per cent. of premiums received.

Table No. 8 shows the assets, risks in force, and risks written and losses paid during the year, of Maine mutual fire and marine insurance companies.

The assets of the mutual companies amount to \$857,711.68, of which amount \$765,888.42 consist of premium notes.

Annexed to this report and forming a part of it will be found abstracts of the several annual statements made to this department in accordance with law, showing the condition of the several companies on the 31st day of December, 1874.

After the abstracts may be found the names of the licensed agents and brokers authorized to do business in this State.

Respectfully submitted.

JOSHUA NYE,

Insurance Commissioner.

AUGUSTA, March 25, 1875.

STATISTICAL TABLES.

Showing the Capital, Assets, Liabilities, Surplus or Impairment of Capital, on the 31st day of 1874, and the Income and Expenditures for the year ending December 31st, 1874, of the Five Marine Insurance Companies transacting business in this State.

NAME OF COMPANY.	Paid up Capital.	Gross Assets.	Liabilities, not including Capital.	Surplus as regards Policy Holders.	Liabilities, including Capital.	Surplus over all Liabilities.	Income.	Expenditures.
MAINE STOCK COMPANIES.								
Bangor.....	\$200,520	\$318,874 83	\$92,498 68	\$336,376 14	\$985,018 06	\$25,224 14	\$144,310 74	\$106,100 44
Merchants' Marine.....	150,000	299,945 77	117,498 35	182,447 42	\$67,498 83	\$4,217 34	\$7,441 34	15,000 00
Ocean.....	140,000	269,037 73	73,033 37	196,004 36	\$13,033 37	\$3,433 40	\$0,000 00	74,000 00
Union.....	100,000	240,398 50	104,570 03	135,828 47	\$94,570 03	\$3,748 45	\$8,907 10	\$40,000 00
Totals.....	\$590,520	\$1,128,176 83	\$388,120 03	\$740,047 80	\$978,049 85	\$39,344 00	\$167,449 00	\$240,000 00
STOCK COS. OF OTHER STATES.								
Abna, Conn.....	\$3,000,000	\$6,588,071 45	\$3,345,983 72	\$4,841,788 73	\$8,948,989 76	\$1,841,788 74	\$4,800,000 00	\$4,000,000 00
Aetna, N. Y.....	200,000	1,019,802 77	731,053 87	308,748 90	\$21,053 87	\$8,210 00	\$0,000 00	\$41,000 00
Alleghenia Fire, Pa.....	200,000	478,777 84	\$30,860 00	\$44,918 84	\$30,860 00	\$4,000 00	\$0,000 00	\$10,000 00
Amazon, O.....	500,000	930,501 45	\$78,719 03	\$61,788 42	\$78,719 03	\$1,000 00	\$0,000 00	\$0,000 00
American Central, Mo.....	275,000	677,589 31	\$23,883 81	\$63,706 50	\$63,883 81	\$8,748 00	\$0,444 04	\$10,000 00
American Fire, Pa.....	400,000	1,086,848 96	409,379 80	\$67,488 16	\$608,870 80	\$87,400 00	\$48,000 00	\$44,444 44
Atlantic, N. Y.....	200,000	465,062 45	157,325 60	\$306,036 85	\$17,325 60	\$10,000 00	\$0,000 00	\$0,000 00
Atlantic F. and M., R. I.....	200,000	256,619 63	42,000 00	\$14,619 63	\$42,000 00	\$1,000 00	\$0,400 00	\$0,000 00
Atlas, Conn.....	300,000	500,642 19	\$70,201 76	\$17,300 44	\$70,201 76	\$0,000 00	\$0,000 00	\$0,000 00
Aurora, F. and M., O.....	100,000	187,432 76	\$7,837 03	\$19,000 73	\$17,837 04	\$0,000 00	\$0,000 00	\$4,444 44
Boston Marine, Mass.....	800,000	609,024 04	\$06,042 67	\$03,861 47	\$06,042 67	\$8,000 00	\$01,000 00	\$1,000 00
Citizens, N. J.....	200,000	\$93,135 98	161,164 67	\$31,001 31	\$01,164 67	\$1,000 00	\$04,000 00	\$71,000 00
Clay F. and M., Ky.....	200,000	\$43,206 62	\$35,206 62	\$10,104 00	\$35,206 62	\$0,104 00	\$20,000 00	\$44,000 00
Commerce, N. Y.....	200,000	404,398 50	\$1,024 89	\$18,373 61	\$01,024 89	\$18,373 61	\$48,418 16	\$4,100 00
Connecticut Fire, Conn.....	500,000	\$77,584 58	197,191 10	\$60,408 68	\$07,191 10	\$60,408 68	\$16,000 00	\$00,000 00

STATISTICAL TABLES.

xvii

Continental, N. Y.	1,000,000	3,606,235 97	1,198,634 93	1,407,601 04	2,198,634 93	407,601 04	1,801,571 28	1,432,718 55
Dwelling House, Mass.	300,000	392,592 02	67,524 23	325,067 79	367,524 23	25,067 79	58,919 84	27,865 04
Equitable F. and M., R. I.	200,000	321,979 93	75,989 96	245,989 97	275,989 96	45,989 97	138,320 98	114,289 67
Faneu, Pa.	200,000	219,663 24	63,562 25	211,110 99	268,662 25	11,110 99	106,743 67	71,780 88
Faneuil Hall, Mass.	200,000	362,043 95	126,417 40	235,626 55	326,417 40	35,626 55	314,280 98	127,441 73
Fire Association, Pa.	500,000	3,059,535 90	2,098,998 85	960,537 05	2,598,998 85	460,537 05	1,177,152 03	750,412 66
Fireman's Fund, Cal.	800,000	661,808 81	327,204 93	334,603 88	627,204 93	334,603 88	627,204 93	538,150 75
First National Fire, Mass.	100,000	217,607 66	52,605 33	165,002 34	182,605 33	36,602 34	186,791 73	117,061 09
Franklin, Mass.	200,000	296,054 58	72,358 55	223,696 03	272,358 55	33,696 03	146,754 46	116,327 10
Franklin, West Va.	150,000	340,124 69	161,895 55	178,229 04	311,895 55	28,229 04	321,690 12	869,362 74
Franklin Fire, Pa.	400,000	3,308,856 89	2,477,155 82	831,700 98	2,877,155 82	431,700 98	1,327,732 60	1,183,400 52
German American, N. Y.	1,000,000	1,867,181 83	544,573 42	1,322,608 41	1,844,573 42	322,608 41	1,062,967 77	844,062 80
Germania Fire, N. Y.	500,000	1,638,539 61	639,789 42	898,750 19	1,199,789 42	398,750 19	1,122,173 37	796,374 38
Girard F. and M., Pa.	300,000	833,263 92	332,088 05	451,175 87	632,088 05	161,175 87	486,061 64	451,141 54
Globe, Ill.	300,000	659,956 96	308,214 27	351,722 69	608,214 27	51,722 69	557,347 68	529,929 30
Gloucester Fire, Mass.	100,000	170,892 07	62,616 45	108,275 62	162,616 45	8,275 62	96,712 19	65,560 78
Hanover Fire, N. Y.	400,000	1,426,954 82	697,858 21	729,096 61	1,097,858 21	329,096 61	1,069,449 33	763,931 54
Hartford Fire, Conn.	1,000,000	2,757,907 59	1,273,607 75	1,484,299 84	2,373,607 75	494,299 84	2,244,019 78	1,817,968 54
Hoffman Fire, N. Y.	200,000	403,602 81	112,959 65	290,643 16	312,959 65	90,643 16	247,586 15	191,594 98
Home, N. Y.	2,500,000	5,627,445 23	2,242,164 20	3,385,281 03	4,742,164 20	896,281 03	3,528,744 32	2,802,397 87
Howard, N. Y.	500,000	768,098 32	124,876 43	643,161 89	624,876 43	143,161 89	278,377 14	202,727 67
Hudson, N. J.	200,000	303,331 08	94,816 34	208,514 74	294,816 34	8,514 74	171,774 43	147,329 83
Humboldt, N. J.	200,000	326,291 03	115,493 66	210,797 37	315,493 66	10,797 37	235,079 87	245,097 93
Ins. Co. of No. America, Pa.	1,000,000	4,686,812 96	2,411,721 07	2,275,091 89	3,411,721 07	1,375,091 89	3,713,429 75	2,869,325 37
Irving, N. Y.	200,000	304,248 61	89,368 45	214,860 16	289,368 45	14,860 16	163,953 38	131,378 01
Kansas, Kas.	200,000	307,674 09	87,300 73	220,373 36	287,300 73	20,373 36	151,797 34	137,875 65
Manhattan Fire, N. Y.	250,000	700,067 36	263,125 79	436,941 57	513,125 79	186,941 57	673,975 77	571,913 79
Manufacturers', N. J.	200,000	363,560 33	43,212 99	220,338 25	243,212 98	20,338 25	90,841 93	36,174 61
Manufacturers' F. and M., Mass.	500,000	1,058,886 86	391,476 15	667,410 70	891,476 15	167,410 70	552,888 70	366,006 40
Merchants', N. J.	200,000	795,926 21	246,976 19	548,951 02	446,976 19	349,951 02	411,392 18	288,458 51
Merchant's, R. I.	200,000	380,268 98	108,094 47	272,174 51	308,094 47	72,174 51	209,634 15	173,751 15
Meriden Fire, Conn.	200,000	317,287 92	84,162 37	233,065 55	284,162 37	33,065 55	162,294 78	133,768 69
National Fire, Conn.	500,000	943,353 14	246,808 25	696,544 89	746,808 25	196,544 89	452,652 60	351,720 55

TABLE I. — *Showing the Capital, Assets, Liabilities, Surplus or Impairment of Capital, on the 31st day of December, 1874, and the Income and Expenditures for the year ending December 31st, 1874, of Fire, Fire-Marine and Marine Insurance Companies transacting business in this State.*

NAME OF COMPANY.	Paid up Capital.	Gross Assets.	Liabilities, not including Capital.	Surplus as regards Policy Holders.	Liabilities, including Capital.	Surplus over all Liabilities.	Income.	Expenditures.
MAINE STOCK COMPANIES.								
Bancor.....	\$200,530	\$318,874 82	\$92,498 68	\$226,376 14	\$293,018 68	\$25,856 14	\$145,210 73	\$106,169 34
Merchants' Marine.....	150,000	299,945 77	117,428 26	182,517 52	297,428 25	32,517 52	98,431 52	78,954 71
Ocean.....	140,000	269,057 73	73,632 27	195,425 46	213,632 27	55,425 46	86,690 96	74,794 19
Union.....	100,000	240,298 50	104,570 02	135,728 48	204,570 02	35,728 48	78,907 19	139,387 96
Totals.....	\$590,530	\$1,128,176 82	\$388,129 22	\$740,047 60	\$978,649 22	\$149,527 60	\$407,340 40	\$399,206 20
STOCK COS. OF OTHER STATES.								
Rhine, Conn.....	\$3,000,000	\$6,588,071 45	\$2,245,282 72	\$4,341,788 73	\$5,246,282 72	\$1,341,788 73	\$4,508,654 32	\$3,763,601 30
Agricultural, N. Y.....	200,000	1,019,802 77	731,553 37	298,249 40	931,553 37	98,249 40	500,520 35	481,408 03
Allemania Fire, Pa.....	200,000	473,777 34	230,880 65	242,896 69	430,880 65	42,896 69	409,403 20	419,234 76
Amazon, O.....	500,000	930,501 45	378,712 02	551,789 43	878,712 02	51,789 43	654,952 89	678,953 94
American Central, Mo.....	275,000	677,589 21	323,862 81	353,726 40	598,862 81	78,726 40	582,724 94	502,550 98
American Fire, Pa.....	400,000	1,086,848 96	499,379 80	587,469 16	899,379 80	187,469 16	429,959 72	323,322 37
Atlantic, N. Y.....	200,000	463,962 45	167,325 69	306,636 76	357,325 69	106,636 76	352,935 86	260,698 55
Atlantic F. and M., R. I.....	200,000	256,619 62	42,000 65	214,618 97	242,000 65	14,618 97	87,440 09	63,468 86
Atlas, Conn.....	200,000	506,642 19	272,291 75	227,350 44	479,291 75	27,350 44	469,124 31	318,849 85
Aurora, F. and M., O.....	100,000	187,432 75	57,837 03	129,595 72	177,837 03	29,595 72	106,667 16	83,772 70
Boston Marine, Mass.....	300,000	609,924 04	\$06,042 57	\$03,881 47	606,042 57	\$,881 47	101,851 07	91,970 53
Citizens, N. J.....	200,000	393,135 98	161,154 67	231,981 31	\$61,154 67	\$1,981 31	304,376 87	271,619 48
Clay F. and M., Ky.....	200,000	343,309 76	135,205 62	210,104 14	\$33,205 62	10,104 14	225,770 14	238,293 64
Commerce, N. Y.....	200,000	404,398 60	91,024 89	\$12,373 61	291,024 89	113,373 61	148,413 13	124,168 13
Connecticut Fire, Conn.....	500,000	877,594 68	197,191 10	680,403 48	697,191 10	180,403 48	414,089 67	299,240 00

Continental, N. Y.	1,000,000	3,606,335 97	1,198,634 93	1,407,601 04	407,601 04	1,801,571 28	1,432,718 55
Dwelling House, Mass.	300,000	392,592 02	67,524 23	325,067 79	325,067 79	56,919 84	37,866 04
Equitable F. and M., R. I.	200,000	321,979 93	75,989 96	245,989 97	45,989 97	138,320 98	114,299 67
Fame, Pa.	200,000	279,663 24	68,552 26	211,110 99	11,110 99	106,743 67	71,780 86
Faneuil Hall, Mass.	200,000	362,043 95	126,417 40	235,626 55	35,626 55	214,280 98	127,441 73
Fire Association, Pa.	500,000	3,059,535 90	2,098,998 86	960,537 06	460,537 06	1,177,152 03	750,412 86
Fireman's Fund, Cal.	300,000	661,808 81	327,204 93	334,603 88	627,204 93	623,697 30	638,160 75
First National Fire, Mass.	100,000	317,607 66	82,605 32	185,002 34	35,002 34	198,791 73	117,051 09
Franklin, Mass.	200,000	296,054 58	72,358 55	223,696 03	23,696 03	146,754 46	116,227 10
Franklin, West Va.	150,000	340,124 59	161,895 56	178,229 04	28,229 04	331,690 12	868,383 74
Franklin Fire, Pa.	400,000	3,308,856 89	2,477,155 82	831,700 98	431,700 98	1,327,732 60	1,183,400 52
German American, N. Y.	1,000,000	1,867,131 83	544,573 43	1,322,558 41	322,558 41	1,063,967 77	844,052 90
German Fire, N. Y.	500,000	1,638,439 61	639,789 42	998,750 19	398,750 19	1,132,173 27	796,274 88
Girard F. and M., Pa.	300,000	833,263 92	382,088 06	451,175 87	161,175 87	486,061 64	451,141 54
Globe, Ill.	300,000	659,336 96	308,214 27	351,122 69	608,214 27	51,723 69	529,929 30
Gloucester Fire, Mass.	100,000	170,892 07	62,616 45	108,275 62	8,275 62	96,713 19	65,560 76
Hanover Fire, N. Y.	400,000	1,426,854 82	697,858 21	729,096 61	329,096 61	1,069,449 33	763,921 54
Hartford Fire, Conn.	1,000,000	2,757,907 59	1,273,607 75	1,484,299 84	484,299 84	2,344,019 78	1,817,868 54
Hoffman Fire, N. Y.	200,000	403,602 81	112,959 65	290,643 16	90,643 16	247,598 15	191,594 98
Home, N. Y.	2,500,000	5,637,445 23	2,242,164 20	3,385,281 03	885,281 03	3,528,744 32	2,802,397 87
Howard, N. Y.	500,000	768,038 32	124,876 43	643,161 89	143,161 89	278,377 14	202,727 67
Hudson, N. J.	200,000	303,331 08	94,816 34	208,514 74	8,514 74	171,774 43	147,329 83
Humboldt, N. J.	200,000	326,291 03	115,433 66	210,797 37	10,797 37	235,079 87	245,097 93
Ins. Co. of No. America, Pa.	1,000,000	4,686,812 96	2,411,721 07	2,275,091 89	1,375,091 89	3,713,429 75	2,869,325 37
Irving, N. Y.	200,000	304,248 61	89,388 45	214,860 16	14,860 16	183,953 38	131,378 01
Kansas, Kas.	200,000	307,674 09	87,800 73	220,373 36	20,373 36	151,797 34	137,876 65
Manhattan Fire, N. Y.	250,000	700,067 36	263,125 79	436,941 57	186,941 57	673,975 77	571,913 79
Manufacturers', N. J.	200,000	263,550 33	43,212 08	220,338 25	20,338 25	90,841 95	36,174 61
Manufacturers' F. and M., Mass.	500,000	1,058,886 85	391,476 15	667,410 70	167,410 70	552,888 70	366,008 40
Merchants', N. J.	200,000	795,926 21	246,976 19	549,951 02	349,951 02	411,392 18	289,458 51
Merchants', R. I.	200,000	380,268 98	108,094 47	272,174 51	72,174 51	209,634 15	173,751 15
Meriden Fire, Conn.	200,000	317,237 92	84,182 37	233,055 55	33,055 55	162,294 78	131,758 69
National Fire, Conn.	500,000	943,353 14	246,808 25	696,544 89	196,544 89	452,652 50	351,730 55

TABLE I. — (CONCLUDED.)

NAME OF COMPANY.	Paid up. Capital.	Gross Assets.	Liabilities, not including Capital.	Surplus as regards Policy Holders.	Liabilities, including Capital.	Surplus over all Liabilities.	Income.	Expenditures.
National Fire, N. Y.	\$200,000	\$374,830 50	\$92,182 29	\$292,648 21	\$282,182 29	\$92,648 21	\$181,976 93	\$137,594 34
Newport F. and M., R. I.	200,000	316,150 00	80,733 46	235,416 54	280,733 46	35,416 54	202,991 17	191,402 80
Northwestern National, Wis.	600,000	892,981 34	237,766 61	655,214 73	827,766 61	65,214 73	633,369 36	497,086 08
Orient Fire, Conn.	350,000	719,341 58	208,085 74	511,255 84	558,085 74	161,255 84	399,228 42	341,931 59
Penn Fire, Pa.	200,000	412,480 46	198,739 32	213,721 14	398,759 32	13,721 14	357,162 19	371,619 10
Pennsylvania Fire, Pa.	400,000	1,579,114 03	839,663 76	739,451 28	1,239,663 76	339,451 28	742,980 21	614,052 20
Peoples', N. J.	200,000	402,345 83	161,063 96	241,281 87	361,063 96	44,281 87	319,365 97	292,856 34
Phoenix, N. Y.	1,000,000	2,183,856 12	647,733 92	1,536,222 20	1,647,733 92	536,222 20	1,680,876 30	1,302,563 37
Phoenix, Conn.	600,000	1,901,868 82	1,020,739 46	880,789 36	1,620,739 46	280,789 36	1,601,963 68	1,347,159 31
Planters', Tenn.	200,000	306,212 42	104,594 79	201,617 63	304,594 79	1,617 63	224,546 63	211,582 10
Prescott, Mass.	200,000	323,311 08	84,601 08	238,710 00	284,601 08	38,710 00	123,370 79	98,172 09
Providence Washington, R. I.	200,000	269,037 51	53,010 37	216,027 14	253,010 37	16,027 14	97,363 27	92,985 19
Ridgewood, N. Y.	200,000	307,265 46	49,522 53	257,762 93	249,522 53	57,762 93	120,386 02	82,562 74
Rochester German, N. Y.	200,000	318,707 69	80,459 41	238,248 28	280,459 41	33,248 28	168,579 43	119,501 05
Roger Williams, R. I.	200,000	355,002 58	119,610 91	235,391 67	319,610 91	35,391 67	278,013 16	227,630 12
St. Paul F. and M., Minn.	400,000	816,295 42	283,609 64	532,685 78	683,609 64	132,685 78	600,594 64	502,462 54
Security, Conn.	300,000	303,651 09	96,837 88	216,793 21	286,867 88	16,793 21	312,838 88	155,998 51
Shoe and Leather, Mass.	300,000	472,570 62	111,331 43	361,189 19	411,381 43	61,189 19	205,350 48	125,731 09
Springfield F. and M., Mass.	500,000	1,266,145 82	484,276 90	781,869 92	984,276 90	281,869 92	698,594 23	497,471 63
Standard Fire, N. J.	200,000	379,754 63	59,021 72	230,732 91	359,021 72	20,732 91	76,681 85	30,355 83
Traders', Ill.	500,000	738,418 50	145,420 99	592,997 51	645,420 99	92,997 51	401,662 51	393,088 69
Traders' and Mechanics', Mass.	100,000	149,880 45	28,556 82	121,323 63	128,556 82	21,323 63	50,199 66	25,354 77
Westchester Fire, N. Y.	200,000	750,306 81	397,746 73	352,560 08	687,746 73	162,560 08	678,140 89	577,333 94
Totals	\$28,225,000	\$68,551,894 98	\$28,598,883 24	\$39,952,951 74	\$56,523,883 24	\$11,727,951 74	\$43,017,928 43	\$34,722,857 02

MUTUAL COS. OF OTHER COUNTRIES.									
Holyoke Mutual Fire, Mass.....	\$350,338 63	\$174,851 76	\$175,480 87	\$174,851 76	\$175,480 87	\$125,844 24	\$71,339 07		
Lycoming Fire, Pa.....	611,453 03	429,226 05	82,237 98	439,226 05	82,237 98	837,442 81	774,076 00		
Millville Mutual M. and F., N. J.	236,178 61	168,468 43	47,710 18	188,468 43	47,710 18	209,538 42	156,067 87		
Quincy Mutual Fire, Mass.....	297,430 16	216,553 00	80,577 16	216,553 00	80,577 16	122,102 18	88,095 67		
Totals.....	\$1,396,394 43	\$1,009,396 24	\$386,996 19	\$1,009,396 24	\$386,996 19	\$1,294,927 65	\$1,089,568 61		
COS. OF FOREIGN COUNTRIES.									
U. S. BRANCHES.									
Commercial Union, Eng.....	\$750,274 32	\$367,054 45	\$383,220 37	\$367,054 45	\$383,220 37	\$756,353 15	\$569,501 64		
L. and L. and Globe, Eng.....	3,771,532 84	2,048,380 60	1,723,152 24	2,048,380 60	1,723,152 24	2,988,834 12	1,897,338 65		
London Assurance Corp., Eng....	666,863 33	257,126 59	409,736 74	257,126 59	409,736 74	421,127 36	322,052 30		
N. British and Mercantile, G. B.	1,693,800 21	871,600 81	813,199 40	871,600 81	813,199 40	1,376,500 98	932,164 92		
Queen, Eng.....	1,141,287 64	577,414 90	563,872 74	577,414 90	563,872 74	1,114,324 53	772,007 40		
Royal, Eng.....	2,138,570 36	1,445,994 33	692,576 03	1,445,994 33	692,576 03	1,929,395 68	1,244,315 12		
Royal Canadian, Canada.....	416,198 72	162,658 72	253,540 00	162,658 72	253,540 00	311,110 50	106,661 75		
Scottish Commercial, Scotland...	484,408 45	127,653 07	356,755 38	127,653 07	356,755 38	235,445 85	182,280 61		
Western Assurance, Canada.....	326,612 99	76,496 38	250,116 61	76,496 38	250,116 61	216,541 33	126,547 12		
Totals.....	\$11,379,549 36	\$5,934,379 85	\$5,446,169 51	\$5,934,379 85	\$5,446,169 51	\$9,249,633 48	\$6,161,859 51		
Recapitulation.									
Maine Stock Companies.....	\$490,520	\$1,128,176 31	\$388,129 23	\$740,047 60	\$388,129 23	\$149,527 60	\$399,206 20		
Stock Companies of other States.	28,225,000	68,551,834 98	28,598,883 24	39,952,951 74	66,893,883 24	11,727,951 74	34,722,837 02		
Mut. Companies of other States.	-	1,395,394 43	1,009,396 24	386,996 19	1,009,396 24	356,996 19	1,069,568 61		
* Companies of Foreign Countries	-	11,379,549 36	6,934,379 85	5,446,169 51	6,934,379 85	9,249,633 48	6,161,859 51		
Aggregate.....	\$28,315,520	\$82,454,955 59	\$35,930,790 55	\$46,524,165 04	\$35,930,790 55	\$17,708,645 04	\$42,363,471 34		

* U. S. Branches.

TABLE II.—Showing the nature of the Assets, on the 31st day of December, 1874, of Fire, Fire-Marine and Marine Insurance Companies transacting business in this State.

NAME OF COMPANY.	Real Estate.	Loans on Bonds and Mortgages.	Stocks and Bonds owned.	Loans on Collaterals.	Cash in Office and Bank.	Premiums in course of Collection.	All other Assets.	Total Assets.
MAINE STOCK COMPANIES.								
Bangor	—	\$238,400 00	—	\$23,400 00	\$19,865 18	\$19,960 12	\$27,259 52	\$83,187 82
Merchant's Marine	—	125,800 00	\$20,060 00	23,880 00	20,985 26	28,839 64	80,380 87	299,945 77
Ocean	\$80,000 00	700 00	72,170 00	—	23,309 06	62,793 09	90,083 58	269,057 73
Union	—	94,490 88	—	5,000 00	15,983 62	62,774 27	71,449 73	240,398 50
Totals	\$80,000 00	\$449,390 88	\$92,230 00	\$52,880 00	\$80,143 13	\$164,357 12	\$209,175 70	\$1,128,176 82
STOCK COS. OF OTHER STATES.								
Acna, Conn.	\$365,000 00	\$82,250 00	\$4,937,768 69	\$24,347 00	\$561,169 20	\$614,313 85	\$3,222 71	\$6,588,071 45
Agricultural, N. Y.	80,023 09	881,831 09	298,474 59	68,003 31	89,386 02	88,814 23	13,190 44	1,019,802 77
Allemania Fire, Pa.	—	306,858 59	—	—	87,687 24	69,138 92	10,092 59	473,777 94
Amazon, O.	228,944 41	201,360 78	248,096 50	57,947 89	63,705 71	98,464 09	31,982 07	930,501 45
American Central, Mo.	—	—	588,000 00	—	25,730 57	63,858 64	—	677,589 21
American Fire, Pa.	180,100 00	422,739 50	190,769 37	162,251 68	73,697 82	30,307 65	56,992 94	1,086,848 96
Atlantic, N. Y.	—	83,000 00	247,400 00	65,100 00	59,013 20	18,237 65	1,211 60	463,962 45
Atlantic F. and M., B. I.	145,780 26	—	69,039 79	7,999 22	20,598 78	11,479 64	1,722 71	266,619 62
Atlas, Conn.	—	159,063 00	152,072 00	44,000 00	70,367 42	73,521 77	7,628 00	508,642 19
Aurora F. and M., O.	—	107,811 29	40,662 50	3,000 00	5,971 44	22,426 10	7,551 42	187,422 75
Boston Marine, Mass.	—	78,000 00	132,915 00	19,533 90	79,710 66	9,831 07	289,874 52	609,924 04
Citizens', N. J.	—	198,611 60	75,272 50	17,900 00	40,029 17	54,268 96	7,055 85	828,185 98
Clay F. and M., Ky.	11,200 00	163,090 43	95,150 60	3,870 08	982 78	56,036 26	12,979 61	243,309 76
Commerce, N. Y.	45,000 00	—	311,730 00	13,900 00	26,334 98	6,488 85	946 57	404,398 50
Connecticut Fire, Conn.	—	—	706,447 00	—	127,147 68	44,000 00	—	877,594 68
Continental, N. Y.	894,000 00	588,800 00	767,261 00	63,970 00	237,000 00	135,389 71	80,114 90	2,606,286 97
Dwelling House, Mass.	—	152,000 00	102,715 00	75,000 00	20,942 64	687 73	41,246 65	392,592 02

STATISTICAL TABLES.

XX

Equitable F. and M., R. I.	112,835 40	-	126,100 00	172,860 00	-	11,200 00	22,199 42	14,095 11	-	4,561 01	321,979 98
Fame, Pa.	-	126,100 00	97,262 50	97,262 50	11,200 00	17,943 26	17,943 26	22,596 47	4,561 01	279,663 24	279,663 24
Faneuil Hall, Mass.	-	124,560 00	147,483 00	147,483 00	89,673 80	8,104 69	8,104 69	39,938 25	8,393 81	3,069,635 95	3,069,635 95
Fire Association, Pa.	55,020 70	1,520,562 05	1,213,698 36	-	60,000 00	127,305 98	127,305 98	133,643 50	9,095 31	3,069,635 95	3,069,635 95
Fireman's Fund, Cal.	165,000 00	120,372 00	208,345 00	208,345 00	60,000 00	31,506 79	31,506 79	49,180 66	26,304 36	661,808 81	661,808 81
First National Fire, Mass.	-	97,181 08	38,278 00	38,278 00	46,750 00	21,817 68	21,817 68	11,399 64	2,181 36	217,607 66	217,607 66
Franklin, Mass.	20,000 00	80,000 00	75,450 00	75,450 00	81,101 50	34,020 46	34,020 46	14,240 85	11,241 77	296,054 58	296,054 58
Franklin, West Va.	-	84,874 68	125,650 00	125,650 00	737 50	15,962 64	15,962 64	63,866 15	29,083 72	340,124 69	340,124 69
Franklin Fire, Pa.	110,000 00	2,412,186 10	452,730 00	452,730 00	52,150 00	178,497 80	178,497 80	64,270 85	33,062 05	3,308,556 80	3,308,556 80
German American, N. Y.	-	-	1,149,225 00	1,149,225 00	387,300 00	259,250 65	259,250 65	69,392 19	1,963 99	1,867,131 83	1,867,131 83
Germania Fire, N. Y.	41,245 95	666,130 28	637,091 00	637,091 00	29,500 00	46,464 80	46,464 80	101,156 74	16,750 84	1,838,439 91	1,838,439 91
Girard F. and M., Pa.	183,800 00	237,850 00	281,500 00	281,500 00	12,500 00	55,124 11	55,124 11	43,794 81	8,695 00	833,263 92	833,263 92
Globe, Ill.	3,000 00	320,225 00	168,229 16	168,229 16	25,000 00	31,082 47	31,082 47	76,256 37	36,143 96	659,936 96	659,936 96
Gloucester Fire, Mass.	-	16,867 00	108,310 00	108,310 00	2,000 00	22,065 06	22,065 06	6,760 55	14,899 46	170,892 07	170,892 07
Hanover Fire, N. Y.	12,151 12	331,000 00	739,337 50	739,337 50	93,700 00	125,046 03	125,046 03	120,933 13	4,787 04	1,426,954 82	1,426,954 82
Hartford Fire, Conn.	398,175 60	586,750 00	1,169,623 82	1,169,623 82	15,980 00	279,912 23	279,912 23	271,449 52	35,916 42	2,757,907 59	2,757,907 59
Hoffman Fire, N. Y.	-	158,993 00	180,819 37	180,819 37	19,450 00	21,574 43	21,574 43	15,639 34	1,126 67	403,602 81	403,602 81
Home, N. Y.	-	2,038,863 19	2,677,786 50	2,677,786 50	296,900 00	369,876 61	369,876 61	162,027 23	89,001 70	5,627,445 23	5,627,445 23
Howard, N. Y.	125,000 00	63,450 00	514,167 50	514,167 50	20,900 00	21,855 95	21,855 95	15,531 32	7,133 55	768,038 32	768,038 32
Hudson, N. J.	16,000 00	58,500 00	132,334 00	132,334 00	50,532 39	34,025 29	34,025 29	10,548 42	11,300 98	303,331 08	303,331 08
Humboldt, N. J.	-	246,998 00	9,760 00	9,760 00	-	36,407 64	36,407 64	25,270 42	7,854 97	326,291 02	326,291 02
Ins. Co. of No. America, Pa.	74,316 80	966,690 00	2,329,250 95	2,329,250 95	42,368 00	462,557 33	462,557 33	337,186 32	474,445 56	4,886,812 96	4,886,812 96
Irving, N. Y.	-	89,700 00	189,337 50	189,337 50	7,175 00	2,224 09	2,224 09	14,961 92	850 10	304,248 61	304,248 61
Kansas, Kas.	5,224 00	138,967 05	69,215 00	69,215 00	38,832 51	23,898 33	23,898 33	17,320 73	13,791 47	307,674 09	307,674 09
Manhattan Fire, N. Y.	-	201,098 55	299,500 00	299,500 00	60,000 00	81,216 77	81,216 77	40,317 13	17,934 91	700,067 36	700,067 36
Manufacturers', N. J.	-	146,864 17	44,950 00	44,950 00	26,038 00	32,097 51	32,097 51	8,285 90	5,314 75	263,650 33	263,650 33
Manufacturers' F. and M., Mass.	100,000 00	74,500 00	301,230 00	301,230 00	853,633 00	165,183 82	165,183 82	27,078 42	137,261 61	1,058,886 85	1,058,886 85
Merchants', N. J.	86,500 00	378,405 00	320,300 00	320,300 00	30,150 00	28,857 46	28,857 46	57,153 62	14,560 13	795,926 21	795,926 21
Merchant's, R. I.	-	-	369,831 00	369,831 00	99,900 00	68,318 05	68,318 05	16,092 61	5,977 32	380,268 98	380,268 98
Meriden Fire, Conn.	-	6,950 00	157,176 00	157,176 00	99,900 00	31,273 44	31,273 44	16,017 22	5,921 26	317,237 92	317,237 92
National Fire, Conn.	-	344,200 00	464,820 00	464,820 00	19,887 32	67,063 53	67,063 53	33,147 42	14,234 87	943,353 14	943,353 14
National Fire, N. Y.	2,000 00	247,000 00	34,735 02	34,735 02	37,725 00	81,777 07	81,777 07	15,158 69	6,434 72	374,930 50	374,930 50
Newport F. and M., R. I.	-	-	220,930 00	220,930 00	20,475 00	38,769 05	38,769 05	12,146 54	23,519 41	316,150 00	316,150 00

TABLE II. — (CONCLUDED.)

NAME OF COMPANY.	Real Estate.	Loans on Bonds and Mortgages.	Stocks and Bonds owned.	Loans on Collaterals.	Cash in Office and Bank.	Premiums in course of Collection.	All other Assets.	Total Assets.
Northwestern National, Wis....	—	\$150,000 00	\$520,573 75	—	\$110,113 90	\$61,149 32	\$51,144 37	\$892,981 34
Orient Fire, Conn.....	\$7,740 00	153,167 00	365,007 00	\$65,810 00	73,721 17	43,277 43	10,618 98	719,341 58
Penn Fire, Pa.....	17,400 00	159,687 49	120,370 62	20,864 63	22,572 19	64,517 30	7,068 23	412,480 46
Pennsylvania Fire, Pa.....	60,000 00	462,257 00	693,633 00	98,500 00	187,504 89	70,131 25	7,087 89	1,579,114 03
Peoples', N. J.....	71,913 32	151,950 00	9,000 00	82,000 00	40,765 62	35,232 31	11,484 58	402,345 83
Phoenix, N. Y.....	225,000 00	334,175 00	1,199,403 68	130,800 00	158,855 10	32,984 78	102,738 56	2,183,956 12
Phoenix, Conn.....	153,716 63	1,000 00	1,300,613 86	—	236,845 10	203,345 23	1,038 00	1,901,588 82
Planters', Tenn.....	71,804 81	81,500 00	22,236 25	78,742 15	25,055 27	19,142 35	7,711 59	306,312 42
Prescott, Mass.....	—	69,000 00	179,931 00	26,000 00	35,691 45	10,317 96	2,370 67	323,311 08
Providence Washington, R. I....	—	—	60,500 00	—	23,247 70	9,176 18	176,113 63	269,037 51
Ridgewood, N. Y.....	—	114,000 00	166,225 00	3,800 00	7,549 64	12,358 57	3,851 25	307,285 46
Rochester German, N. Y.....	—	96,695 00	149,937 50	—	59,339 85	4,790 18	2,945 16	313,707 69
Roger Williams, R. I.....	—	—	209,536 25	5,896 12	73,088 02	31,210 34	35,471 85	355,002 58
Saint Paul F. and M., Minn....	103,794 14	104,709 59	106,400 00	341,558 52	63,937 41	64,778 04	31,117 72	816,395 42
Security, Conn.....	—	20,200 00	196,071 75	1,000 00	39,108 28	23,067 53	24,303 53	303,651 09
Shoe and Leather, Mass.....	—	30,000 00	360,093 00	28,000 00	14,556 46	21,564 16	18,357 00	472,570 62
Springfield F. and M., Mass....	100,000 00	\$11,283 27	\$72,001 00	113,215 01	83,727 48	54,553 47	31,265 59	1,266,145 82
Standard Fire, N. J.....	—	172,229 00	32,665 00	33,735 00	26,174 23	8,332 82	6,118 58	379,754 63
Traders', Ill.....	—	21,111 10	648,928 43	6,500 00	24,859 81	25,014 56	12,004 60	738,418 50
Traders' and Mechanics', Mass..	—	53,850 00	67,965 00	13,500 00	11,048 00	1,292 91	2,234 54	149,860 45
Worcester Fire, N. Y.....	28,500 00	202,300 00	402,815 41	6,450 00	33,289 16	72,578 16	4,474 08	750,306 81
Totals.....	\$4,080,186 23	\$17,495,867 78	\$31,244,926 93	\$3,652,932 53	\$6,854,286 34	\$4,168,324 11	\$2,055,311-06	\$68,551,834 98

MUTUAL COS. OF OTHER BRANCHES.									
Holyoke Mutual Fire, Mass.....	\$55,000 00	\$6,500 00	\$261,899 50	\$11,500 00	\$13,215 98	\$464 38	\$1,753 77	\$350,333 63	
Lynn Mutual Fire, Pa.....	40,000 00	9,837 00	17,600 00	-	193,871 24	60,233 11	189,931 68	511,433 03	
Millville Mutual M. and F., N. J.	16,000 00	4,000 00	35,000 00	14,780 00	20,393 24	46,341 19	99,464 18	236,178 61	
Quincy Mutual Fire, Mass.....	8,500 00	49,350 00	171,951 00	35,000 00	15,480 16	10,234 02	6,934 98	297,430 16	
Totals.....	\$119,500 00	\$69,687 00	\$486,450 50	\$61,280 00	\$242,940 62	\$117,463 70	\$298,073 61	\$1,395,394 43	
COS. OF FOREIGN COUNTRIES.									
U. S. Branches.									
Commercial Union, Eng.....	-	-	\$578,000 00	-	\$46,013 76	\$124,761 06	\$1,500 00	\$750,374 82	
L. and L. and Globe, Eng.....	\$442,000 00	\$1,237,400 00	1,600,868 75	\$1,233 65	133,339 30	319,701 47	35,999 67	3,771,532 84	
London Assurance Corp, Eng.....	-	7,044 51	590,550 00	-	69,268 83	-	-	666,863 33	
N. British and Mercantile, G. B.	-	-	1,369,848 00	-	264,134 30	46,891 85	2,926 06	1,683,800 21	
Queen, Eng.....	-	-	1,032,775 00	-	88,626 09	19,886 55	-	1,141,287 64	
Royal, Eng.....	-	-	1,740,593 75	-	246,697 90	112,886 40	38,393 31	2,138,570 36	
Royal Canadian, Canada.....	-	-	306,890 91	-	74,598 07	28,451 12	6,258 59	416,198 72	
Scottish Commercial, Scotland....	-	-	444,150 00	-	10,936 34	39,323 11	-	484,408 45	
Western Assurance, Canada.....	-	-	237,961 87	-	59,499 10	23,331 27	5,820 75	326,612 99	
Totals.....	\$442,000 00	\$1,244,444 51	\$7,901,638 31	\$2,223 65	\$993,113 68	\$706,230 83	\$90,898 38	\$11,379,549 36	
Recapitulation.									
Maine Stock Companies.....	\$80,000 00	\$449,390 88	\$92,230 00	\$52,880 00	\$80,143 12	\$164,357 12	\$309,175 70	\$1,198,176 82	
Stock Companies of other States.	4,080,186 23	17,495,867 78	31,244,928 93	3,652,932 53	5,551,286 34	4,168,324 11	2,055,311 06	68,551,834 98	
Mut. Companies of other States.	119,500 00	69,687 00	486,450 50	61,280 00	242,940 62	117,463 70	298,073 61	1,395,394 43	
*Companies of Foreign Countries	442,000 00	1,244,444 51	7,901,638 31	2,223 65	993,113 68	705,230 83	90,898 38	11,379,549 36	
Aggregate.....	\$4,721,686 23	\$19,259,390 17	\$39,725,245 74	\$3,769,316 18	\$7,170,483 76	\$5,155,374 76	\$2,653,458 75	\$82,454,955 59	

* U. S. Branches.

TABLE III. — Showing the nature of the Liabilities on the 31st day of December, 1874, of Fire, Fire-Marine and Marine Insurance Companies transacting business in this State.

NAME OF COMPANY.	LOSSES UNPAID.			REINSURANCE FUND.			Other Liabilities.	Total Liabilities, except Capital.	Total Liabilities, including Capital.
	Adjusted.	Unadjusted.	Resisted.	Fire.	Marine and Inland.				
MAINE STOCK COMPANIES.									
Bangor.....	-	\$7,257 93	\$8,398 37	\$53,195 04	\$9,500 00	\$14,217 34	\$92,498 68	\$293,018 68	
Merchants' Marine.....	-	40,000 00	-	-	75,328 25	2,100 00	117,428 25	267,428 25	
Ocean.....	-	6,625 00	5,000 00	-	61,414 27	593 00	73,632 27	233,632 27	
Union.....	\$2,589 81	18,650 00	9,081 90	10,907 73	62,180 58	1,260 00	104,570 02	204,570 02	
Totals.....	\$2,589 81	\$72,432 93	\$22,410 27	\$64,102 77	\$208,423 10	\$18,170 34	\$388,139 22	\$978,649 22	
STOCK COS. OF OTHER STATES.									
Etta, Conn.....	\$14,416 06	\$183,600 00	\$46,600 00	\$1,904,940 70	\$5,430 45	\$91,295 51	\$2,246,282 72	\$5,246,282 72	
Agricultural, N. Y.....	2,210 13	5,428 00	8,860 00	705,117 24	-	721,553 37	931,553 37	931,553 37	
Allemania Fire, Pa.....	4,652 80	3,200 00	5,643 26	188,627 59	-	28,757 00	230,880 65	430,880 65	
Amazon, O.....	21,680 54	30,618 34	24,176 44	274,765 28	-	27,921 42	378,712 02	878,712 02	
American Central, Mo.....	19,196 80	13,682 35	7,060 00	274,884 61	-	9,049 55	323,862 81	588,862 81	
American Fire, Pa.....	2,278 23	13,923 25	-	204,723 85	-	278,454 47	499,379 80	899,379 80	
Atlantic, N. Y.....	-	36,661 97	-	118,483 88	-	2,179 84	157,325 69	357,325 69	
Atlantic F and M., R. I.....	5,137 33	-	-	33,712 78	277 17	2,873 37	42,000 65	242,000 65	
Atlas, Conn.....	-	36,937 29	-	230,754 46	-	11,600 00	279,291 75	479,291 75	
Aurora, F. and M., O.....	3,485 91	-	906 00	50,597 73	-	2,847 39	57,837 03	157,837 03	
Boston Marine, Mass.....	-	34,110 00	-	-	271,932 57	-	306,043 57	606,043 57	
Chittenden, N. J.....	816 21	14,763 88	3,200 00	128,207 84	-	14,166 74	161,154 67	361,154 67	
Clay F. and M., Ky.....	7,324 24	4,921 88	6,979 77	97,815 24	-	16,164 49	133,905 62	333,205 62	
Commerce, N. Y.....	-	5,000 00	7,200 00	77,246 11	-	1,578 78	91,024 89	291,024 89	
Connecticut Fire, Conn.....	-	12,000 00	5,000 00	173,591 10	-	6,600 90	197,191 10	697,191 10	
Continental, N. Y.....	48,426 00	98,402 00	8,500 00	981,229 89	-	65,077 54	1,198,634 93	2,198,634 93	

STATISTICAL TABLES.

111

Dwelling House, Mass.....	4,000 00	3,092 57	-	60,431 68	-	1,037 26	-	3,934 50	67,524 23	367,524 23
Equitable F. and M., R. I.....	4,037 00	2,690 00	-	43,691 21	-	1,037 26	-	36,860 85	75,989 96	275,989 96
Feme, Pa.....	-	-	-	42,691 40	-	-	-	26,852 25	68,552 25	268,552 25
Faneuil Hall, Mass.....	10,476 26	6,150 00	180 00	103,624 99	5,411 13	-	-	5,986 15	126,417 40	326,417 40
Fire Association, Pa.....	15,734 52	48,000 32	5,411 13	489,533 61	-	-	-	1,540,319 27	2,098,998 85	2,598,998 85
Fireman's Fund, Cal.....	-	31,870 81	2,126 25	238,410 00	60,854 72	-	-	3,943 35	327,204 93	637,204 93
Fire National Fire, Mass.....	4,292 32	6,000 00	-	71,287 04	-	-	-	1,925 96	82,605 32	132,605 32
Franklin, Mass.....	-	3,363 00	-	67,935 55	-	-	-	1,060 00	72,358 55	272,358 55
Franklin, West Va.....	15,989 92	18,222 33	21,595 51	64,676 10	39,358 64	-	-	2,053 05	161,895 55	311,895 55
Franklin Fire, Pa.....	64,365 97	9,351 00	8,750 00	909,765 00	-	-	-	1,484,923 85	2,477,155 82	2,877,155 82
German American, N. Y.....	13,878 17	37,169 30	13,977 68	487,354 06	-	-	-	13,195 31	544,573 42	1,644,573 42
Germania Fire, N. Y.....	25,008 02	30,597 30	21,987 50	563,196 70	-	-	-	-	639,789 42	1,139,789 42
Grand F. and M., Pa.....	6,091 78	15,970 27	-	268,609 78	-	-	-	91,416 22	382,088 05	682,088 05
Globe, Ill.....	39,518 27	5,300 00	3,050 00	243,935 53	4,972 02	-	-	11,438 45	308,214 27	608,214 27
Gloucester Fire, Mass.....	3,027 78	4,115 00	8,600 00	42,377 98	3,788 70	-	-	706 99	62,616 45	162,616 45
Hanover Fire, N. Y.....	-	56,863 23	18,087 50	604,075 57	-	-	-	18,832 91	697,858 21	1,097,858 21
Hartford Fire, Conn.....	-	165,453 82	16,241 05	1,071,288 08	-	-	-	30,525 00	1,373,607 75	2,273,607 75
Hoffman Fire, N. Y.....	3,320 32	7,775 00	-	100,393 69	-	-	-	1,470 64	112,959 65	312,959 65
Home, N. Y.....	26,613,22	224,826 90	38,093 60	1,951,239 78	-	-	-	1,390 00	2,242,164 20	4,742,164 20
Howard, N. Y.....	-	4,303 31	2,450 00	117,670 80	225 00	-	-	227 32	124,876 43	624,876 43
Hudson, N. J.....	-	2,000 00	-	91,214 12	-	-	-	1,602 22	94,816 34	294,816 34
Humboldt, N. J.....	9,968 54	2,000 00	1,777 25	99,697 87	-	-	-	2,050 00	115,493 68	315,493 68
Ins. Co. of No. America, Pa.....	22,200 00	215,200 00	19,600 00	1,377,800 33	440,719 33	-	-	336,300 91	2,411,721 07	3,411,721 07
Irring, N. Y.....	7,211 34	7,700 00	-	65,636 84	-	-	-	8,340 77	89,388 45	289,388 45
Kansas, Kan.....	6,031 63	-	1,750 00	71,584 57	-	-	-	7,934 53	87,300 73	287,300 73
Manhattan Fire, N. Y.....	-	19,700 00	-	239,369 22	-	-	-	4,066 57	263,125 79	513,125 79
Manufacturers, N. J.....	924 36	1,750 00	-	38,265 17	-	-	-	2,732 65	45,212 08	243,212 08
Manufacturers' F. and M., Mass	-	44,000 00	-	204,841 35	142,449 80	-	-	185 00	891,476 15	891,476 15
Merchant's, N. J.....	3,096 38	17,000 00	3,500 00	202,393 95	-	-	-	19,984 86	245,975 19	445,975 19
Merchants', R. I.....	2,482 00	9,794 00	-	61,795 32	-	-	-	4,923 15	108,094 47	308,094 47
Meriden Fire, Conn.....	6,757 00	3,600 00	-	70,325 37	-	-	-	3,500 00	84,182 37	284,182 37
National Fire, Conn.....	8,549 01	12,390 72	7,124 61	218,753 91	-	-	-	-	246,808 25	746,808 25
National Fire, N. Y.....	-	2,500 00	2,500 00	76,515 63	-	-	-	666 66	82,182 29	282,182 29

TABLE III.—(CONCLUDED.)

NAME OF COMPANY.	LOSSES UNPAID.			REINSURANCE FUND.		Other Liabilities.	Total Liabilities, except Capital.	Total Liabilities, including Capital.
	Adjusted.	Unadjusted.	Reinstated.	Fire.	Marine and Inland.			
Newport F. and M., R. I.	—	\$882 50	\$9,000 00	\$46,925 07	\$21,829 00	\$2,086 89	\$80,733 46	\$80,733 46
Northwestern National, Wis.	\$2,987 58	44,469 36	11,600 00	155,146 50	5,386 70	8,176 47	227,766 61	227,766 61
Orient Fire, Conn.	—	17,925 16	—	190,160 58	—	—	208,085 74	208,085 74
Penn Fire, Pa.	10,528 00	18,353 00	—	154,816 72	—	15,081 60	198,759 32	198,759 32
Pennsylvania Fire, Pa.	26,184 00	—	20,819 00	398,577 80	—	394,281 95	839,662 75	1,239,662 75
Peoples', N. J.	15,786 59	5,900 00	1,800 00	134,427 37	—	3,150 00	161,063 96	361,063 96
Phoenix, N. Y.	4,501 92	41,282 02	8,400 00	572,576 29	15,472 69	5,501 00	647,733 92	1,647,733 92
Phoenix, Conn.	21,768 31	67,343 48	9,300 00	872,111 67	—	49,286 00	1,020,799 48	1,620,799 48
Planters', Tenn.	7,194 53	6,487 75	1,977 23	88,935 28	—	—	104,594 79	304,594 79
Prescott, Mass.	2,937 54	1,700 00	—	78,753 45	—	1,211 09	84,601 08	284,601 08
Providence Washington, R. I.	—	305 01	—	51,405 36	—	1,300 00	53,010 37	253,010 37
Ridgewood, N. Y.	—	150 00	—	49,107 51	265 02	—	49,522 53	249,522 53
Rochester German, N. Y.	1,369 85	177 00	2,500 00	71,745 77	3,846 25	890 54	80,459 41	280,459 41
Roger Williams, R. I.	2,729 81	7,295 94	—	88,038 50	17,433 09	4,113 57	119,610 91	319,610 91
St. Paul F. and M., Minn.	2,797 70	18,183 19	3,263 00	248,127 98	3,088 87	8,148 90	283,609 64	683,609 64
Security, Conn.	7,350 46	4,500 00	1,000 00	53,635 59	19,020 62	1,381 21	86,857 88	286,857 88
Shoe and Leather, Mass.	—	6,100 00	—	94,278 51	9,614 48	1,388 44	111,381 43	411,381 43
Springfield F. and M., Mass.	14,697 23	17,996 87	15,700 00	427,731 80	—	8,250 00	484,275 90	984,275 90
Standard Fire, N. J.	6,184 65	4,440 96	—	46,367 46	—	2,028 65	59,021 72	259,021 72
Traders', Ill.	—	7,479 41	—	135,175 08	798 10	1,968 42	145,420 99	645,420 99
Traders' and Mechanics', Mass.	25 00	—	—	28,531 82	—	—	28,556 82	128,556 82
Westchester Fire, N. Y.	—	20,000 00	7,600 00	355,006 54	—	6,140 19	387,746 73	587,746 73
Totals	\$560,111 33	\$1,792,954 89	\$413,616 78	\$20,166,651 61	\$1,068,400 47	\$4,597,148 16	\$28,598,883 24	\$56,323,983 24

MUTUAL COS. OF OTHER STATES.									
Holyoke Mutual Fire, Mass.....	-	\$700 00	\$173,789 21	-	\$362 55	\$174,851 76	\$174,851 76		
Lyeomg Fire, Pa.....	\$87,587 89	25,400 00	275,250 25	-	6,594 19	429,225 05	429,225 05		
Millville Mutual M. and F., N. J.	4,550 00	1,000 00	68,542 00	\$91,943 43	2,133 00	188,468 43	188,468 43		
Quincy Mutual Fire, Mass.....	1,439 23	1,000 00	207,760 97	-	1,037 80	216,853 00	216,853 00		
Totals	\$93,577 12	\$28,100 00	\$725,342 43	\$91,943 43	\$10,117 54	\$1,009,398 24	\$1,009,398 24		
COS. OF FOREIGN COUNTRIES.									
<i>U. S. Branches.</i>									
Commercial Union, Eng.....	\$14,556 61	\$12,320 00	\$324,919 79	-	\$11,167 45	\$367,054 45	\$367,054 45		
L. and L. and Globe, Eng.....	-	142,967 67	1,342,731 84	-	465,393 55	2,048,380 60	2,048,380 60		
London Assurance Corp., Eng..	-	8,600 00	248,526 59	-	-	257,126 59	257,126 59		
No. British and Merc'ile, G. B..	18,396 70	56,040 92	789,339 50	-	-	871,600 81	871,600 81		
Queen, Eng.....	-	22,769 73	528,569 04	-	2,760 00	577,414 90	577,414 90		
Royal, Eng.....	10,146 05	42,440 51	1,177,546 53	-	161,806 02	1,445,994 33	1,445,994 33		
Royal Canadian, Canada.....	7,150 37	13,402 68	140,249 21	\$1,366 46	-	162,658 72	162,658 72		
Scottish Commercial, Scotland..	3,845 59	11,607 82	104,079 30	-	8,130 36	127,653 07	127,653 07		
Western Assurance, Canada.....	-	7,300 00	67,215 13	2,081 25	-	76,496 38	76,496 38		
Totals	\$54,095 32	\$317,249 33	\$4,723,676 93	\$3,937 71	\$849,257 38	\$5,934,379 85	\$5,934,379 85		
Recapitulation.									
Maine Stock Companies	\$2,589 81	\$72,432 93	\$22,410 27	\$64,102 77	\$208,423 10	\$388,139 22	\$978,649 23		
Stock Companies of other States.	560,111 33	1,792,954 89	418,618 78	20,166,651 61	1,068,400 47	28,598,883 24	56,832,883 24		
Mut. Companies of other States..	93,577 12	60,317 72	28,100 00	725,342 43	91,943 43	1,009,398 24	1,009,398 24		
*Companies of Foreign Countries.	54,095 32	317,249 33	186,183 54	4,723,676 93	3,937 71	5,934,379 85	5,934,379 85		
Aggregate.....	\$710,373 58	\$2,242,954 87	\$660,310 59	\$25,679,773 74	\$1,372,704 71	\$5,274,673 42	\$5,934,379 85		

* U. S. Branches.

TABLE IV. — Showing the nature of the Income during the year ending December 31st, 1874, of Fire, Fire-Marine and Marine Insurance Companies transacting business in this State.

NAME OF COMPANY.	PREMIUMS RECEIVED.		Interest on Bonds and Mortgages.	Interest and Dividends from all other sources.	Received for Rents.	Income from all other sources.	Total Income.	Excess of Income over Expenditures.
	Fire.	Marine and Inland.						
MAINE STOCK COMPANIES.								
Bangor	\$102,705 83	\$15,995 65	\$24,490 00	—	—	\$19 25	\$143,210 73	\$37,041 39
Merchant's Marine	—	94,736 19	—	\$3,636 53	—	—	98,431 52	19,476 81
Ocean	—	74,213 44	—	7,636 57	\$3,622 55	1,218 40	86,690 96	11,896 77
Union	—	73,924 88	—	4,932 31	—	—	78,907 19	—60,380 77
Totals	\$102,705 83	\$258,870 16	\$24,490 00	\$16,314 21	\$3,622 55	\$1,237 65	\$407,240 40	\$8,034 30
STOCK COS. OF OTHER STATES.								
Delta, Conn.	\$8,922,014 21	\$243,338 72	\$7,367 59	\$325,322 50	\$10,811 30	—	\$4,508,684 32	\$745,053 02
Agricultural, N. Y.	467,573 12	—	—	30,073 71	2,874 52	—	500,520 35	19,112 32
Allman's Fire, Pa.	383,068 16	—	—	26,435 04	—	—	409,503 20	—9,731 56
Amazon, O.	556,522 90	27,385 77	53,467 26	14,883 94	2,693 02	—	654,952 89	75,998 85
American Central, Mo.	552,964 79	—	—	29,760 15	—	—	582,724 94	80,173 96
American Fire, Pa.	378,125 26	—	25,847 10	18,913 09	4,058 76	\$2,035 53	428,959 72	105,637 35
Atlantic, N. Y.	331,307 74	—	3,891 38	17,806 74	—	—	352,985 86	91,337 31
Atlantic F. and M., R. I.	63,464 68	8,974 47	—	3,928 28	11,072 66	—	87,440 09	23,973 23
Atlas, Conn.	446,125 81	—	—	22,624 25	—	374 25	469,124 31	150,274 46
Aurora F. and M., O.	100,152 50	—	6,514 66	—	—	—	106,667 16	22,894 46
Boston Marine, Mass.	—	85,263 16	—	16,597 91	—	—	101,861 07	9,880 54
Citizens' N. J.	284,960 44	—	12,575 72	6,488 93	251 78	—	304,276 87	32,757 39
Clay F. and M., Ky.	209,711 11	—	9,473 20	6,250 00	335 83	—	325,770 14	—12,453 40
Commerce, N. Y.	128,643 49	—	—	17,061 36	2,709 28	—	148,413 13	24,265 09
Connecticut Fire, Conn.	363,023 70	—	—	61,065 97	—	—	414,089 67	114,849 87
Continental, N. Y.	1,677,695 32	—	33,577 91	52,140 53	36,257 95	1,899 57	1,801,571 28	368,852 78

Dwelling House, Mass.,.....	81,420 98	-	11,042 11	9,675 00	15,287 05	-	1,000 01	536 81	56,919 84	29,064 80
Equitable F. and M., E. I.,.....	111,331 18	-	-	-	14,924 68	-	450 00	123 00	138,320 98	24,021 31
Fame, Pa.,.....	90,657 80	-	-	-	15,635 87	-	-	-	106,743 67	34,982 81
Faneuil Hall, Mass.,.....	193,798 76	-	-	-	20,432 22	-	-	-	214,280 98	86,889 25
Fire Association, Pa.,.....	1,000,955 07	-	-	89,433 92	75,818 52	-	-	10,944 52	1,277,152 03	426,739 37
Fireman's Fund, Cal.,.....	487,377 94	91,649 30	-	17,067 41	9,000 00	17,306 85	-	1,395 67	623,697 20	86,546 45
First National Fire, Mass.,.....	126,112 86	-	-	7,356 91	6,322 46	-	-	-	138,791 73	31,740 64
Franklin, Mass.,.....	132,213 55	-	-	5,286 02	9,154 89	-	-	-	146,754 46	30,527 36
Franklin, West Va.,.....	217,666 60	92,424 49	-	1,631 17	1,631 17	225 00	-	41 30	321,890 12	46,572 62
Franklin Fire, Pa.,.....	1,147,848 08	-	-	152,648 02	18,217 57	282 08	-	8,736 85	1,327,732 60	144,332 08
German American, N. Y.,.....	981,363 98	-	-	-	81,603 79	-	-	-	1,062,967 77	218,914 87
Germania Fire, N. Y.,.....	1,037,546 73	-	-	34,412 32	38,090 60	17,123 72	-	-	1,122,173 37	325,886 99
Ghirard F. and M., Pa.,.....	441,666 58	-	-	13,763 67	20,188 39	10,463 00	-	-	486,061 64	34,930 10
Globe, Ill.,.....	625,165 56	12,149 06	-	16,392 75	6,650 29	-	-	-	657,347 68	27,418 36
Gloucester Fire, Mass.,.....	73,046 74	14,394 53	-	2,053 56	6,245 39	-	-	971 97	98,712 19	31,151 43
Hanover Fire, N. Y.,.....	994,441 63	-	-	22,456 10	42,551 60	-	-	-	1,059,449 33	295,517 79
Hartford Fire, Conn.,.....	2,099,542 69	-	-	62,816 18	64,140 32	8,457 42	-	9,063 17	2,244,019 78	426,161 24
Hoffman Fire, N. Y.,.....	224,711 86	-	-	10,645 01	12,239 28	-	-	-	247,686 15	56,991 17
Home, N. Y.,.....	3,249,213 37	-	-	140,011 66	129,438 84	10,090 45	-	-	3,528,744 32	726,346 45
Howard, N. Y.,.....	239,724 08	650 00	-	3,664 48	29,138 58	5,200 00	-	-	378,377 14	75,649 47
Hudson, N. J.,.....	163,469 88	-	-	3,857 00	4,447 56	-	-	-	171,774 43	24,544 60
Humboldt, N. J.,.....	219,999 81	-	-	14,374 96	-	-	-	705 60	235,079 87	10,018 06
Ins. Co. of No. America, Pa.,.....	1,634,814 66	1,870,140 62	-	46,547 54	111,226 93	-	-	-	3,713,439 75	844,104 38
Irring, N. Y.,.....	125,980 90	-	-	6,071 12	10,921 26	1,100 00	-	-	153,953 38	19,576 87
Kansas, Kas.,.....	146,577 42	-	-	-	6,197 92	22 00	-	-	151,797 34	13,931 69
Manhattan Fire, N. Y.,.....	606,175 23	41,800 45	-	11,900 00	16,100 09	-	-	-	673,975 77	102,061 98
Manufacturers', N. J.,.....	79,034 25	-	-	2,709 00	4,538 70	-	-	3,500 09	90,841 95	54,667 34
Manufacturers' F. and M. Mass.,.....	305,525 54	193,141 84	-	2,769 96	43,186 45	6,264 91	-	-	552,888 70	186,892 30
Merchants', N. J.,.....	370,013 38	-	-	23,394 56	13,931 20	4,053 04	-	-	411,392 18	122,933 67
Merchants', R. I.,.....	186,267 80	2,990 97	-	-	21,855 38	-	-	-	209,634 16	36,888 00
Mercedes Fire, Conn.,.....	142,768 25	-	-	477 56	19,058 87	-	-	-	162,294 78	28,636 09
National Fire, Conn.,.....	389,900 61	-	-	27,965 34	34,766 55	-	-	-	452,652 50	100,921 95

—Excess of Expenditure over Income.

TABLE IV.—(CONCLUDED.)

NAME OF COMPANY.	PREMIUMS RECEIVED.		Interest on Bonds and Mortgages.	Interest and Dividends from all other sources.	Received for Rents.	Income from all other sources.	Total Income.	Excess of Income over Expenditures.
	Fire.	Marine and Inland.						
National Fire, N. Y.	\$163,220 94	-	\$12,641 34	\$6,214 65	-	-	\$181,976 93	\$49,382 69
Newport E. and M., R. I.	76,543 40	\$106,417 86	-	30,080 41	-	-	202,991 17	11,688 37
Northwestern National, Wis.	409,655 86	185,060 85	2,754 90	35,897 75	-	-	633,369 36	156,283 28
Orient Fire, Conn.	349,235 16	-	16,114 26	31,889 00	-	-	399,228 42	57,296 83
Penn Fire, Pa.	844,150 58	-	6,741 05	6,270 56	-	-	357,163 19	-20,456 91
Pennsylvania Fire, Pa.	677,236 10	-	27,735 43	37,631 69	\$250 00	\$127 00	742,980 21	298,928 01
Peoples', N. J.	298,472 69	-	9,914 08	5,716 47	5,262 73	-	319,365 97	26,509 63
Phoenix, N. Y.	1,283,713 77	261,032 93	22,690 68	50,730 36	6,727 64	6,980 92	1,630,876 30	328,512 93
Phoenix, Conn.	1,512,714 02	-	3,020 91	85,237 10	991 65	-	1,601,963 68	254,804 47
Planters', Tenn.	196,183 08	13,715 89	1,555 90	7,819 94	6,271 82	-	224,546 63	12,964 53
Prescott, Mass.	98,845 27	-	-	21,909 76	1,478 54	137 22	122,370 79	39,198 70
Providence Washington, R. I.	84,443 19	-	-	12,737 41	-	193 67	97,363 27	4,378 08
Ridgewood, N. Y.	101,956 99	3,685 03	7,656 04	6,607 66	-	580 30	120,386 02	37,623 28
Rochester German, N. Y.	145,469 39	7,692 50	6,437 74	8,969 90	-	-	168,579 43	48,978 38
Roger Williams, R. I.	167,771 38	90,147 07	-	18,863 55	-	1,241 16	278,013 16	59,883 04
Saint Paul F. and M., Minn.	455,532 14	100,340 22	12,015 67	45,037 88	7,678 73	-	600,594 64	98,132 10
Security, Conn.	111,516 93	87,540 83	-	13,781 12	-	-	212,838 88	56,840 37
Shoe and Leather, Mass.	153,505 88	26,426 45	1,125 00	24,293 15	-	-	205,350 48	79,619 39
Springfield F. and M., Mass.	634,333 01	-	19,302 62	41,708 60	3,250 00	-	698,584 23	301,132 60
Standard Fire, N. J.	67,704 57	-	7,131 81	1,199 45	-	645 52	76,681 35	46,325 52
Traders', Ill.	265,758 81	100,937 34	900 00	34,066 36	-	-	401,662 51	8,573 92
Traders' and Mechanics, Mass.	42,430 94	-	5,128 11	2,640 61	-	-	50,199 66	24,344 89
Worcester Fire, N. Y.	650,536 01	-	13,249 60	14,189 78	225 00	-	678,140 39	100,806 45
Totals	\$35,966,493 11	\$3,678,231 96	\$1,071,191 59	\$2,067,768 07	\$184,009 68	\$50,254 02	\$43,017,928 43	\$8,266,091 41

MUTUAL COS. OF OTHER STATES.									
Holyoke Mutual Fire, Mass.	\$104,412 71	-	\$459 50	\$17,350 82	\$3,021 21	-	\$125,344 24	\$54,515 17	
Looming Fire, Pa.	616,365 95	-	1,186 56	519 94	-	\$219,370 36	837,442 81	63,366 81	
Millville Mutual M. and F., N. J.	82,429 10	\$122,493 00	-	4,203 82	413 50	-	209,538 42	53,470 55	
Quincy Mutual Fire, Mass.	104,915 32	-	3,450 35	13,256 51	-	500 00	122,102 18	34,006 51	
Totals	\$908,123 08	\$122,493 00	\$5,096 41	\$35,311 09	\$4,033 71	\$219,870 36	\$1,284,927 65	\$206,359 04	
COS. OF FOREIGN COUNTRIES.									
<i>U. S. Branches.</i>									
Commercial Union, Eng.	\$756,353 15	-	-	-	-	-	\$756,353 15	\$186,861 51	
L. and L. and Globe, Eng.	2,708,532 86	-	\$41,950 74	\$90,300 97	\$23,819 09	\$19,230 46	2,888,834 12	991,505 47	
London Assurance Corp., Eng.	410,557 57	-	-	10,569 79	-	-	421,127 36	99,075 06	
No. British and Merc'ile, G. B.	1,326,472 77	-	-	46,394 11	-	3,134 10	1,376,500 98	444,336 06	
Queen, Eng.	1,118,115 64	-	-	1,208 89	-	-	1,114,324 53	342,317 13	
Royal, Eng.	1,841,852 51	-	-	84,374 98	3,068 17	-	1,929,295 66	684,980 54	
Royal Canadian, Canada	256,003 30	\$49,807 20	5,300 00	-	-	-	311,110 50	204,448 75	
Scottish Commercial, Scotland.	211,431 53	-	24,814 32	-	-	-	235,445 85	53,165 24	
Western Assurance, Canada.	173,515 28	44,126 05	-	-	-	-	216,641 33	91,094 21	
Totals	\$8,796,384 61	\$93,933 25	\$71,265 06	\$233,348 74	\$31,887 26	\$23,364 56	\$9,249,633 48	\$3,097,773 97	

Recapitulation.

Maine Stock Companies	\$192,705 53	\$258,870 16	\$24,490 00	\$16,314 21	\$3,622 55	\$1,237 65	\$407,240 40	\$8,034 20	
Stock Companies of other States.	35,986,493 11	3,678,231 98	1,071,191 59	2,087,768 07	184,009 68	50,234 02	43,017,328 43	8,295,091 41	
Mut. Companies of other States.	908,123 08	122,493 00	5,096 41	35,311 09	4,033 71	219,870 36	1,294,927 65	205,359 04	
*Companies of Foreign Countries.	8,796,834 61	93,933 25	71,265 06	233,348 74	31,887 26	23,364 56	9,249,633 48	3,097,773 97	
Aggregate	\$45,774,156 63	\$4,153,528 37	\$1,173,043 06	\$2,352,742 11	\$223,653 20	\$293,706 59	\$53,969,729 96	\$11,606,258 62	

* U. S. Branches.

—Excess of Expenditures over Income.

TABLE V. — Showing the nature of the Expenditures during the year ending December 31st, 1874, of Fire, Fire-Marine and Marine Insurance Companies transacting business in this State.

NAME OF COMPANY.	PAID FOR LOSSES.		Dividends paid.	Paid for Commissions and Brokerage.	Paid for Salaries, etc.	Paid for Taxes.	All other Expenditures.	Total Expenditures.
	Fire.	Marine and Inland.						
MAINE STOCK COMPANIES.								
Bangor	\$39,514 32	\$28,539 06	—	\$20,690 03	\$4,978 53	\$2,413 28	\$10,043 47	\$106,169 34
Merchant Marine	—	66,901 93	\$7,500 00	—	4,552 78	—	—	78,954 71
Ocean	—	32,621 75	16,919 00	3,577 66	6,848 08	1,128 13	13,699 57	74,794 19
Union	22,927 71	98,861 90	—	5,032 95	5,832 48	—	6,632 92	189,287 96
Totals	\$62,442 03	\$226,914 64	\$24,419 00	\$29,301 29	\$22,211 87	\$3,641 41	\$30,375 96	\$399,206 20
STOCK COS. OF OTHER STATES.								
Alma, Conn.	\$1,848,426 93	\$112,727 73	\$780,000 00	\$607,395 88	\$166,934 77	\$76,369 26	\$171,746 73	\$3,763,601 30
Agricultural, N. Y.	283,676 48	—	20,000 00	90,123 47	63,395 38	8,599 00	15,613 70	481,408 03
Alleman's Fire, Pa.	221,382 04	—	70,000 00	71,728 30	20,905 66	8,333 83	26,884 93	419,324 76
Amazon, O.	288,426 92	63,837 76	—	99,701 82	35,688 20	10,802 98	80,497 27	578,953 94
American Central, Mo.	289,137 25	—	11,965 00	99,268 92	40,541 76	12,362 41	49,257 64	502,560 98
American Fire, Pa.	177,743 27	—	30,988 00	261 03	93,922 42	14,735 64	5,672 01	323,322 37
Atlantic, N. Y.	166,666 40	—	20,000 00	37,816 00	19,616 66	7,638 43	19,983 06	260,988 55
Atlantic F. and M., E. I.	20,745 71	4,689 97	12,014 00	9,372 35	7,845 00	1,993 16	6,906 67	63,466 86
Atlas, Conn.	166,764 37	—	12,000 00	67,223 07	76,149 53	6,713 88	—	318,849 85
Aurora F. and M., O.	46,447 21	—	6,000 00	18,167 43	4,964 77	2,799 55	5,502 74	83,773 70
Boston Marine, Mass.	—	64,324 96	—	10,085 69	13,207 52	—	14,402 34	91,970 53
Citizen's, N. J.	143,111 31	—	30,000 00	64,419 98	9,179 52	7,697 23	22,761 34	271,619 48
Clay F. and M., Ky.	143,322 96	—	20,000 00	46,512 23	5,584 76	8,245 73	14,567 87	238,223 54
Commerce, N. Y.	61,760 25	—	20,000 00	18,846 38	11,618 37	6,213 53	5,719 60	124,158 13
Connecticut Fire, Conn.	142,003 79	—	60,000 00	55,421 66	15,566 00	8,780 34	17,478 21	299,240 00
Continental, N. Y.	701,999 58	—	100,543 00	253,149 93	197,282 54	41,059 50	138,684 00	1,452,718 56

STATISTICAL TABLES.

xxxiii

Dwelling House, Mass.....	3,020 38	7,137 46	19,949 00	8,367 89	8,500 00	5,310 06	7,656 72	27,855 04
Equitable F. and M., B. I.....	47,544 24	-	-	17,533 20	18,338 96	8,796 81	-	114,299 87
Fane, Pa.....	30,484 63	-	-	18,489 48	8,433 26	1,941 56	12,431 93	71,780 86
Faneu Hall, Mass.....	52,452 52	-	9,615 00	37,170 40	22,263 45	5,840 36	-	137,441 73
Fire Association, Pa.....	349,464 61	-	118,201 86	231,087 90	39,806 69	20,573 05	1,368 55	756,412 66
H								
Fireman's Fund, Cal.....	230,353 28	49,457 54	63,272 17	77,359 09	38,336 28	11,137 34	68,236 06	538,150 75
First National Fire, Mass.....	74,453 22	-	8,150 00	19,537 75	6,401 49	1,760 49	6,768 14	117,051 09
Franklin, Mass.....	68,531 92	-	19,000 00	12,686 83	12,267 25	2,636 70	8,114 40	115,227 10
Franklin, West Va.....	175,385 53	73,266 81	30,000 00	61,543 02	7,689 96	5,403 71	24,363 67	368,282 74
Franklin Fire, Pa.....	578,726 08	-	138,288 00	199,400 78	97,964 13	40,930 84	138,110 69	1,183,400 52
German American, N. Y.....	425,567 01	-	100,000 00	144,832 77	67,865 55	23,145 00	82,632 57	844,052 90
German Fire, N. Y.....	304,150 43	-	50,000 00	153,712 30	76,518 69	18,108 15	198,784 81	794,274 83
Girard F. and M., Pa.....	231,303 70	-	63,000 00	76,374 69	37,368 53	17,511 52	36,583 10	451,141 54
Globe, Ill.....	353,449 57	4,625 96	-	113,167 88	16,073 86	9,107 71	23,505 33	529,939 30
Gloicester Fire, Mass.....	43,675 70	4,677 42	-	11,208 82	4,760 28	1,238 54	-	65,560 76
Hasover Fire, N. Y.....	336,563 52	-	46,000 00	184,564 26	57,990 58	15,234 51	159,478 67	783,931 54
Harford Fire, Conn.....	1,046,542 21	-	173,975 00	304,006 86	118,016 33	41,671 68	134,647 52	1,317,858 54
Hoffman Fire, N. Y.....	93,536 65	-	20,000 00	31,807 59	21,100 00	2,739 91	22,370 83	191,594 98
Homes, N. Y.....	1,524,232 82	-	249,135 00	558,395 07	239,628 98	79,813 00	169,143 00	2,893,397 87
Howard, N. Y.....	70,188 90	-	59,000 00	36,173 44	28,870 00	9,757 33	17,738 00	203,727 67
Hudson, N. J.....	57,002 65	-	21,000 00	27,619 43	15,384 24	1,441 67	24,783 44	147,229 83
Humboldt, N. J.....	147,718 88	-	19,166 87	66,139 38	6,800 00	5,223 00	-	245,097 93
Ins. Co. of No. America, Pa.....	843,400 93	1,136,568 04	150,051 20	432,447 68	215,963 29	99,909 23	-	2,868,325 37
Living, N. Y.....	57,689 73	-	27,265 00	19,604 29	14,425 00	3,564 58	11,799 41	134,378 01
Kansas, Kas.....	83,636 39	-	-	25,212 06	9,783 08	-	19,242 12	137,875 65
Manhattan Fire, N. Y.....	307,523 34	21,012 65	25,000 00	106,577 54	47,500 00	12,591 00	61,709 26	571,913 79
Manufacturers' N. J.....	6,487 56	-	-	13,426 70	6,114 00	1,382 86	8,763 49	36,174 61
Manufacturers' F. and M., Mass.....	110,326 91	142,415 46	24,815 00	38,476 41	22,700 00	12,568 63	14,785 09	366,006 40
Merchants' N. J.....	139,218 79	-	24,288 00	57,716 78	22,917 49	1,091 47	43,236 98	286,458 51
Merchant's, R. I.....	93,084 48	37 06	24,000 00	37,465 33	13,506 61	5,657 67	-	173,761 15
Meriden Fire, Conn.....	67,543 65	-	24,000 00	21,600 25	7,884 00	3,441 55	9,239 24	133,758 89
National Fire, Conn.....	149,225 18	-	90,000 00	58,581 28	25,449 99	8,764 78	19,709 32	351,730 55
National Fire, N. Y.....	49,804 56	-	30,000 00	21,806 49	14,391 59	5,311 51	21,281 19	182,694 84

TABLE V.—(CONCLUDED.)

NAME OF COMPANY.	PAID FOR LOSSES.		Dividends paid.	Paid for Commissions and Brokersage.	Paid for Salaries, etc.	Paid for Taxes.	All other Expenditures.	Total Expenditures.
	Fire.	Marine and Inland.						
Newport F. and M., R. I.....	\$35,312 63	\$79,604 63	\$41,760 00	\$17,450 34	\$7,368 00	\$3,021 83	\$6,896 37	\$191,403 80
Northwestern National, Wis.....	192,753 66	137,937 84	30,000 00	70,985 90	33,319 29	13,066 62	51,932 77	497,088 08
Orient Fire, Conn.....	183,372 65	—	52,500 00	53,748 97	21,072 22	8,873 79	23,163 96	\$31,931 59
Penn Fire, Pa.....	223,472 28	—	13,663 33	87,975 36	14,866 92	11,943 10	26,689 21	\$77,619 10
Pennsylvania Fire, Pa.....	\$32,634 48	—	—	94,759 15	79,461 59	17,196 98	—	514,052 20
Peoples' N. J.....	164,432 80	—	38,000 00	52,203 61	12,534 57	8,633 89	27,050 47	292,856 34
Phoenix, N. Y.....	485,232 58	241,666 77	100,000 00	205,800 81	123,390 70	26,560 24	119,912 27	1,302,463 37
Phenix, Conn.....	760,255 95	—	150,000 00	224,634 58	56,997 70	40,640 75	114,730 23	1,347,159 21
Planters', Tenn.....	119,625 26	3,201 32	10,000 00	33,963 80	16,310 77	7,129 14	22,351 81	211,693 10
Prescott, Mass.....	50,798 59	—	10,000 00	11,537 68	8,478 66	3,094 06	9,263 10	93,173 09
Providence Washington, R. I.....	32,645 40	—	30,000 00	10,841 68	15,562 92	3,635 19	—	92,985 19
Ridgewood, N. Y.....	19,091 29	—	20,000 00	14,668 78	16,916 85	996 87	10,888 95	82,563 74
Rochester German, N. Y.....	55,988 87	1,208 30	25,000 00	22,499 08	5,232 67	2,334 29	6,737 84	119,601 05
Roger Williams, R. I.....	63,951 78	71,250 92	40,738 00	36,754 20	12,544 17	2,391 05	—	237,630 12
St. Paul F. and M., Minn.....	235,887 36	69,919 84	48,000 00	86,848 85	23,710 00	12,125 94	25,970 45	502,462 54
Security, Conn.....	56,057 16	51,777 28	10,631 72	24,064 41	12,563 05	564 89	—	155,998 51
Shoe and Leather, Mass.....	43,925 85	6,139 47	30,000 00	19,143 19	13,160 25	3,562 94	9,800 39	135,731 09
Springfield F. and M., Mass.....	265,448 83	—	55,000 00	95,090 33	26,049 18	19,310 97	36,072 32	497,471 63
Standard Fire, N. J.....	7,984 08	—	—	12,775 09	9,078 08	1,357 06	5,161 60	30,355 83
Traders', Ill.....	154,684 80	78,863 52	60,000 00	39,674 13	20,410 21	3,968 31	36,497 72	393,086 59
Traders' and Mechanics', Mass ..	10,648 20	—	4,000 00	1,793 92	1,750 00	1,837 54	1,825 11	25,854 77
Westchester Fire, N. Y.....	\$38,930 51	—	19,979 50	115,456 81	22,321 07	14,333 55	65,813 50	577,333 94
Totals.....	\$16,850,280 39	\$2,406,343 82	\$3,545,004 45	\$6,054,358 28	\$2,671,194 19	\$884,209 18	\$2,511,446 70	\$34,732,837 02

Mutual Cos. of other States.....	\$30,140 75	-	\$13,031 42	\$16,137 67	\$7,315 78	\$948 72	\$3,694 83	\$71,329 07
Holyoke Mutual Fire, Mass.....	530,137 21	-	-	128,339 73	16,936 57	11,239 95	87,422 54	774,076 00
Looming Fire, Pa.....	73,245 59	\$37,822 37	-	28,067 88	6,830 00	11,112 53	-	156,067 87
Millville Mutual M. and F., N. J.	41,679 27	-	17,343 81	16,043 52	8,377 70	1,222 94	3,428 43	88,095 67
Quincy Mutual Fire, Mass.....								
Totals	\$676,202 82	\$37,822 37	\$30,375 23	\$188,648 20	\$38,450 06	\$24,524 14	\$94,545 80	\$1,089,668 61
Cos. of Foreign Countries.								
U. S. Branches.								
Commercial Union, Eng.....	\$379,798 68	-	-	\$112,452 96	\$56,508 19	\$19,741 81	-	\$569,501 64
L. and L. and Globe, Eng.....	1,127,232 31	-	-	386,633 21	187,363 43	46,966 79	\$150,082 91	1,897,328 65
London Assurance Corp. Eng....	194,688 02	-	-	48,173 58	26,394 66	17,264 37	35,541 67	322,052 80
N. British and Mercantile, G. B.	557,332 51	-	-	171,547 78	99,155 31	28,125 01	75,934 31	932,164 92
Queen, Eng.....	497,663 79	-	-	167,728 39	35,481 23	24,294 99	46,834 00	773,007 40
Royal, Eng.....	750,677 28	-	-	293,350 27	70,706 37	46,111 24	83,469 96	1,244,315 13
Royal Canadian, Canada.....	12,517 41	\$11,232 05	-	53,593 65	29,318 64	-	-	106,661 75
Scottish Commercial, Scotland..	101,341 36	-	-	39,650 64	21,303 82	6,242 29	13,742 50	183,280 61
Western Assurance, Canada.....	65,457 87	20,317 39	-	34,153 26	6,719 60	-	-	125,547 12
Totals	\$3,686,834 23	\$31,449 44	-	\$1,307,383 74	\$531,941 25	\$188,736 50	\$405,625 35	\$6,151,859 51
Reapitulation.								
Maine Stock Companies.....	\$92,442 03	\$226,914 64	\$24,419 00	\$29,301 29	\$22,211 87	\$3,541 41	\$30,375 96	\$399,206 20
Stock Companies of other States..	16,650,280 39	2,406,243 82	3,545,004 45	6,054,358 29	2,671,104 19	884,209 18	2,511,446 70	34,721,837 02
Mut. Companies of other States..	675,202 82	37,822 37	30,375 23	188,648 20	38,450 05	24,524 14	94,545 80	1,089,668 61
* Companies of Foreign Countries	3,686,834 23	31,449 44	-	1,307,283 74	531,941 25	188,736 50	405,625 35	6,151,859 51
Aggregate.....	\$31,674,749 47	\$2,702,530 37	\$3,599,798 68	\$7,579,590 52	\$8,263,797 36	\$1,101,011 23	\$3,041,993 91	\$42,363,471 84

* U. S. Branches.

TABLE VI.—*Showing the Risks in force, Risks written and Premiums received thereon, and Losses paid, of Fire, Fire-Marine and Marine Insurance Companies transacting business in this State for the year ending December 31st. 1874.*

NAME OF COMPANY.	RISKS IN FORCE.		RISKS WRITTEN DURING THE YEAR.				LOSSES PAID.	
	Fire.	Marine and Inland.	Fire.	Premiums received thereon.	Marine and Inland.	Premiums received thereon.	Fire.	Marine and Inland.
MAINE STOCK COMPANIES.								
Bangor	\$5,414 341	—	\$5,696,320	\$102,705 83	—	—	\$39,514 32	\$28,529 06
Merchants' Marine.....	—	\$967,934	—	—	\$1,987,342	\$34,736 19	—	66,901 93
Ocean	—	1,443,725	—	—	2,371,580	81,424 08	—	32,631 75
Union	2,846,829	752,979	—	—	2,304,240	90,037 50	22,927 71	96,661 90
Totals.....	\$8,263,170	\$3,164,638	\$5,696,320	\$102,705 83	\$6,563,163	\$266,197 76	\$62,442 03	\$226,914 64
STOCK COS. OF OTHER STATES.								
Etta, Conn.....	\$277,620,807	\$220,899	\$320,625,790	\$4,185,297 31	\$23,122,036	\$382,571 86	\$1,848,426 93	\$112,727 73
Agricultural, N. Y.....	314,613,900	—	77,482,804	537,083 35	—	—	283,676 48	—
Allemanis Fire, Pa.....	37,278,374	—	34,254,138	490,068 87	—	—	231,382 04	—
Amazon, O.	30,634,185	—	41,732,719	653,770 79	7,646,684	68,059 90	238,425 92	63,837 75
American Central, Mo.....	33,170,666	—	39,958,673	615,575 92	—	—	289,137 25	—
American Fire, Pa.....	33,932,912	—	39,262,662	423,544 38	—	—	177,743 27	—
Atlantic, N. Y.....	23,453,676	—	32,013,730	385,584 43	—	—	155,656 40	—
Atlantic F. and M., R. I.	4,481,022	19,743	5,408,987	71,982 04	1,655,892	15,146 17	20,745 71	4,589 97
Atlas, Conn.....	24,680,376	—	33,140,778	537,273 35	—	—	156,764 37	—
Aurora, F. and M., O.....	6,918,116	—	6,525,230	111,740 96	—	—	46,447 31	—
Boston Marine, Mass.....	—	3,932,428	—	—	9,469,141	402,866 23	—	54,324 98
Citizens, N. J.....	15,446,350	—	21,078,657	305,988 62	—	—	138,111 31	—
Clay F. and M., Ky.....	11,830,119	—	16,618,196	283,147 48	—	—	143,222 95	—
Commerce, N. Y.....	13,236,968	—	15,357,801	146,303 31	—	—	81,760 35	—
Connecticut Fire, Conn.....	25,372,400	—	39,245,000	407,144 92	—	—	142,003 79	—

Continental, N. Y.	198,241,466	-	224,594,370	1,708,218 41	-	-	701,999 68	-
Dwelling House, Mass.	7,944,136	-	8,197,172	32,173 95	-	-	8,020 88	-
Equitable F. and M., R. I.	8,453,213	108,431	9,151,471	196,818 95	962,895	11,483 81	47,544 24	7,137 46
Fane, Pa.	6,388,866	-	6,886,864	90,667 80	-	-	30,484 63	-
Faneuil Hall, Mass.	12,142,665	-	14,276,028	290,184 52	-	-	52,452 52	-
Fire Association, Pa.	129,296,947	-	67,893,415	1,117,033 38	-	-	349,464 81	-
Fireman's Fund, Cal.	29,145,967	938,767	34,940,560	588,127 81	4,849,573	142,939 52	250,353 28	49,457 54
First National Fire, Mass.	8,020,899	-	8,208,262	137,326 71	-	-	74,453 32	-
Franklin, Mass.	8,661,879	-	10,166,605	127,731 16	-	-	68,531 92	-
Franklin, West Va.	12,216,571	811,273	11,135,236	267,506 81	2,084,577	88,370 00	175,865 58	73,368 81
Franklin Fire, Pa.	164,553,811	-	96,339,554	1,429,398 34	-	-	578,726 08	-
German American, N. Y.	74,424,770	-	100,574,875	1,112,006 53	-	-	425,567 01	-
Germania Fire, N. Y.	92,104,522	-	101,331,334	1,119,119 75	-	-	304,150 43	-
Girard F. and M., Pa.	47,904,174	-	45,297,382	485,605 96	-	-	231,303 70	-
Globe, Ill.	23,086,591	81,033	32,902,219	645,520 77	2,680,357	29,428 74	853,449 57	4,635 96
Gloucester Fire, Mass.	4,467,842	75,300	4,078,084	75,382 30	316,712	9,201 94	43,675 70	4,677 42
Hanover Fire, N. Y.	95,475,065	-	100,122,164	1,125,415 42	-	-	336,563 52	-
Hartford Fire, Conn.	147,260,542	-	154,170,889	2,099,542 69	-	-	1,045,542 21	-
Hoffman Fire, N. Y.	16,746,430	-	21,445,738	249,534 65	-	-	93,588 65	-
Home, N. Y.	347,393,978	-	362,245,358	3,496,232 09	-	-	1,524,282 32	-
Howard, N. Y.	25,079,098	6,000	31,178,219	259,357 52	11,000	650 00	70,188 90	-
Hudson, N. J.	19,941,676	-	16,195,265	187,291 39	-	-	57,002 85	-
Humboldt, N. J.	12,817,291	-	18,143,106	265,422 86	-	-	147,718 88	-
Ins. Co. of No. America, Pa.	183,516,475	11,497,633	132,299,142	1,830,768 88	169,464,250	2,210,869 54	843,400 93	1,136,553 04
Irrving, N. Y.	10,236,594	-	13,446,851	137,498 36	-	-	57,669 73	-
Kansas, Kas.	5,878,650	-	8,055,783	181,848 78	-	-	83,638 39	-
Manhattan Fire, N. Y.	32,134,893	-	51,191,642	605,165 23	5,593,633	41,800 45	307,523 34	21,012 65
Manufacturers' F. and M., Mass.	5,160,670	-	6,664,019	89,672 74	-	-	6,487 56	-
Manufacturers' F. and M., Mass.	24,374,472	5,692,347	27,521,833	841,544 19	11,726,604	219,477 33	110,326 81	142,416 46
Merchants', N. J.	35,717,948	-	41,352,696	430,485 99	-	-	139,218 79	-
Merchants', R. I.	11,875,596	-	13,540,398	292,555 36	705,056	3,117 03	93,084 48	37 06
Meriden Fire, Conn.	8,742,896	-	10,769,934	175,966 99	-	-	67,543 65	-
National Fire, Conn.	28,812,370	-	28,946,466	389,900 61	-	-	149,225 18	-

TABLE VI.—(CONCLUDED.)

NAME OF COMPANY.	RISKS IN FORCE.		RISKS WRITTEN DURING THE YEAR.				LOSSES PAID.	
	Fire.	Marine and Inland.	Fire	Premiums received thereon.	Marine and Inland.	Premiums received thereon.	Fire.	Marine and Inland.
National Fire, N. Y.	\$21,049,361	-	\$25,313,466	\$189,461 30	\$40,535,847	\$139,258 55	\$49,804 56	\$79,604 63
Newport F. and M., R. I.	6,331,612	\$526,532	8,460,699	93,179 54	16,823,383	214,258 71	36,312 63	127,967 84
Northwestern National, Wis.	17,765,436	139,500	26,477,025	450,980 28	-	-	192,763 66	-
Orient Fire, Conn.	25,238,189	-	26,887,095	386,359 40	-	-	183,572 65	-
Penn Fire, Pa.	18,979,007	-	21,580,842	336,406 93	-	-	223,472 28	-
Pennsylvania Fire, Pa.	49,735,641	-	53,252,427	741,707 68	-	-	322,634 48	-
Peoples', N. J.	18,272,671	-	23,613,230	337,994 76	-	-	164,433 80	-
Phoenix, N. Y.	106,142,421	497,466	137,898,415	1,403,348 43	19,840,967	242,364 96	485,332 58	241,666 77
Phoenix, Conn.	119,953,589	-	105,367,675	1,512,714 02	-	-	760,255 95	-
Planters', Tenn.	8,959,242	-	12,524,173	231,690 41	2,333,418	16,324 41	119,625 26	9,201 32
Prescott, Mass.	8,266,946	-	8,471,942	118,651 59	-	-	50,798 59	-
Providence Washington, R. I.	7,167,028	-	8,633,352	92,484 80	-	-	32,645 40	-
Ridgewood, N. Y.	10,544,561	49,200	11,978,176	114,766 02	2,406,740	3,784 73	19,091 29	-
Rochester German, N. Y.	10,909,555	467,800	12,764,260	164,137 24	493,800	9,177 50	65,988 87	1,208 30
Roger Williams, R. I.	10,203,565	530,667	11,621,473	177,900 32	28,711,149	96,632 59	63,951 78	71,350 92
St. Paul F. and M., Minn.	24,994,548	228,550	25,564,542	487,579 56	18,462,303	121,418 46	235,897 36	69,919 94
Security, Conn.	10,328,279	752,280	11,146,984	104,291 60	3,269,460	85,854 31	56,067 16	51,777 28
Shoe and Leather, Mass.	10,317,988	284,412	11,911,374	169,248 91	2,541,645	33,476 62	43,925 85	6,139 47
Springfield F. and M., Mass.	62,518,304	-	59,955,673	703,260 57	-	-	265,448 83	-
Standard Fire, N. J.	5,574,052	-	5,059,069	80,039 21	-	-	7,984 08	-
Traders', Ill.	17,266,146	65,000	24,320,379	286,866 58	18,463,715	139,313 83	154,684 80	78,863 52
Traders' and Mechanics', Mass.	3,500,299	-	2,620,008	39,735 74	-	-	10,648 20	-
Westchester Fire, N. Y.	58,572,137	-	63,959,153	777,954 18	-	-	358,930 51	-
Totals	\$3,210,506,658	\$26,913,459	\$3,217,907,089	\$39,404,089 20	\$395,595,937	\$4,624,707 19	\$16,650,280 39	\$2,406,343 82

MUTUAL COS. OF OTHER STATES.									
Holyoke Mutual Fire, Mass.....	\$22,020,373	-	\$7,276,091	\$108,715 50	-	-	\$30,140 75	-	-
Lycoming Fire, Pa.....	60,618,880	-	54,329,135	609,997 23	-	-	530,137 31	-	-
Millville Mutual M. and F., N. J.	8,773,584	\$1,266,762	7,010,955	121,973 00	\$2,825,838	\$160,536 00	73,245 59	\$37,822 37	-
Quincy Mutual Fire, Mass.....	26,204,601	-	6,968,658	104,915 32	-	-	41,679 37	-	-
Totals	\$118,217,418	\$1,266,762	\$76,084,839	\$940,601 05	\$2,825,838	\$160,536 00	\$675,202 32	\$37,822 37	\$37,822 37
COS. OF FOREIGN COUNTRIES.									
<i>U. S. Branches.</i>									
Commercial Union, Eng.....	\$48,428,112	-	\$69,879,512	\$911,230 14	-	-	\$379,798 68	-	-
L. and L. and Globe, Eng.....	195,072,604	-	310,406,506	3,085,090 97	-	-	1,127,292 31	-	-
London Assurance Corp., Eng...	42,093,017	-	50,256,385	410,557 57	-	-	194,688 02	-	-
No. British and Mercantile, G. B.	109,807,746	-	112,338,772	1,474,927 07	-	-	557,382 51	-	-
Queen, Eng.....	78,846,051	-	96,984,561	1,162,630 33	-	-	497,668 79	-	-
Royal, Eng.....	156,284,617	-	159,800,571	1,987,986 49	-	-	750,677 28	-	-
Royal Canadian, Canada.....	19,755,400	\$48,000	21,449,862	285,289 00	\$2,547,937	\$58,952 70	12,517 41	\$11,232 06	-
Scottish Commercial, Scotland...	17,282,974	-	26,882,111	252,976 00	-	-	101,341 36	-	-
Western Assurance, Canada.....	8,977,347	61,000	12,692,521	183,749 08	2,877,155	52,952 02	65,457 87	20,217 39	-
Totals	\$676,547,868	\$109,000	\$860,190,801	\$9,734,436 65	\$5,425,092	\$111,904 72	\$3,686,824 23	\$31,449 44	\$31,449 44

Recapitulation.

Maine Stock Companies	\$8,263,170	\$3,164,638	\$5,696,290	\$102,705 83	\$6,563,162	\$266,197 75	\$62,442 03	\$236,914 64	-
Stock Companies of other States.	3,210,506,688	26,913,459	3,217,907,089	\$9,404,089 20	396,595,837	4,624,707 19	16,650,280 39	2,406,343 82	-
Mat. Companies of other States...	118,217,418	1,266,762	76,084,839	940,601 05	2,825,838	160,536 00	875,202 32	37,822 37	-
*Companies of Foreign Countries.	676,547,868	109,000	860,190,801	9,734,436 65	5,425,092	111,904 72	3,686,824 23	31,449 44	-
Aggregate	\$4,013,635,114	\$31,453,859	\$4,159,878,949	\$50,181,832 73	\$410,409,919	\$5,163,335 66	\$21,674,749 47	\$2,702,630 27	\$2,702,630 27

* U. S. Branches.

INSURANCE COMMISSIONER'S REPORT.

TABLE VII.—Showing the business transacted in Maine during the year ending December 31st, 1874, by Fire, Fire-Marine and Marine Insurance Companies.

NAME OF COMPANY.	RISKS WRITTEN.				LOSSES PAID.		Losses Incurred.	Taxes paid on Premiums.
	Fire.	Premiums re- ceived thereon.	Marine and Inland.	Premiums re- ceived thereon.	Fire.	Marine and Inland.		
MAINE STOCK COMPANIES.								
Bangor	\$1,038,510	\$16,551 66	-	-	\$4,045 58	-	\$6,999 99	-
Merchants' Marine.....	-	-	\$1,987,342	\$94,736 19	-	\$66,901 93	66,901 93	-
Ocean.....	-	-	2,371,580	76,390 80	-	36,664 35	36,664 35	-
Union.....	-	-	2,304,240	90,037 50	22,927 71	98,861 90	121,789 61	-
Totals	\$1,038,510	\$16,551 66	\$6,563,162	\$261,164 49	\$26,973 29	\$202,428 18	\$232,355 88	-
STOCK COS. OF OTHER STATES.								
Xenia, Conn.....	\$8,797,549	\$132,384 20	-	-	\$74,329 76	-	\$76,397 08	\$985 39
Agricultural, N. Y.....	1,682,465	12,564 03	-	-	23,817 34	-	23,886 27	-
Allemania Fire, Pa.....	445,445	7,765 51	-	-	7,822 72	-	7,822 72	-
Amazon, O.....	924,974	16,394 00	-	-	3,789 50	-	3,189 50	232 46
American Central, Mo.....	268,827	5,628 87	-	-	-	-	-	102 80
American Fire, Pa.....	227,493	3,704 37	-	-	1,984 43	-	1,984 43	34 39
Atlantic, N. Y.....	189,595	3,345 97	-	-	-	-	-	59 05
Atlantic F. and M., R. I.....	167,200	1,678 89	-	-	-	-	-	31 67
Atlas, Conn.....	1,192,163	19,501 86	-	-	9,374 33	-	9,200 33	202 55
Aurora F. and M., O.....	19,175	458 12	-	-	-	-	-	9 16
Boston Marine, Mass.								
Citizens, N. J.....	478,430	6,119 90	-	-	-	-	-	-
Clay F. and M., Ky.....	164,374	2,621 08	-	-	830 50	-	830 50	105 78
Commerce, N. Y.....	290,650	3,185 87	-	-	1,750 00	-	1,750 00	17 42
Connecticut Fire, Conn.....	380,500	5,080 92	-	-	23 00	-	23 00	62 47
Continental, N. Y.....	755,570	7,769 79	-	-	4,592 10	-	1,791 40	2 22
			-	-	1,504 23	-	2,784 88	125 31

STATISTICAL TABLES.

111

Dwelling House, Mass.....	34,150	263 75	-	-	-	-	-	-	-	5 04
Equitable F. and M., R. I.....	125,500	860 38	-	-	-	-	-	-	-	17 00
Fane, Pa.....	234,274	2,864 18	-	-	-	-	-	-	-	57 28
Faneuil Hall, Mass.....	237,075	3,967 51	-	-	-	-	-	-	-	74 13
Fire Association, Pa.....	675,850	11,450 49	-	-	-	-	-	-	-	147 65
Fireman's Fund, Cal.....	388,700	4,036 65	-	-	-	-	-	-	-	73 63
First National Fire, Mass.....	-	8,292 96	-	-	-	-	-	-	-	11 80
Franklin, Mass.....	405,165	4,751 22	-	-	-	-	-	-	-	31 92
Franklin, West Va.....	119,698	2,469 74	-	-	-	-	-	-	-	49 39
Franklin Fire, Pa.....	2,199,235	34,785 70	-	-	-	-	-	-	-	271 83
German American, N. Y.....	587,777	9,457 39	-	-	-	-	-	-	-	131 88
Germania Fire, N. Y.....	245,898	3,052 41	-	-	-	-	-	-	-	28 82
Girard F. and M., Pa.....	1,398,948	15,069 75	-	-	-	-	-	-	-	171 94
Globe, Ill.....	880,484	15,643 30	-	-	-	-	-	-	-	100 20
Gloucester Fire, Mass.....	883,760	7,638 35	-	-	-	-	-	-	-	89 77
Hanover Fire, N. Y.....	1,209,329	14,247 45	-	-	-	-	-	-	-	277 02
Hartford Fire, Conn.....	6,980,200	77,911 36	-	-	-	-	-	-	-	914 11
Hoffman Fire, N. Y.....	152,375	2,065 43	-	-	-	-	-	-	-	34 20
Home, N. Y.....	5,730,697	71,797 91	-	-	-	-	-	-	-	903 23
Howard, N. Y.....	173,100	1,688 10	-	-	-	-	-	-	-	33 76
Hudson, N. J.....	620,895	10,446 63	-	-	-	-	-	-	-	208 93
Humboldt, N. J.....	119,315	2,118 51	-	-	-	-	-	-	-	-
Ins. Co. of No. America, Pa.....	1,362,156	20,064 52	-	-	-	-	-	-	-	323 01
Irving, N. Y.....	89,850	811 97	-	-	-	-	-	-	-	16 23
Kansas, Kas.....	151,710	2,771 65	-	-	-	-	-	-	-	50 93
Manhattan Fire, N. Y.....	479,775	6,641 45	-	-	-	-	-	-	-	76 87
Manufacturers', N. J.....	48,900	1,130 68	-	-	-	-	-	-	-	22 61
Manufacturers' F. and M. Mass.....	637,675	8,049 66	-	-	-	-	-	-	-	78 00
Merchants', N. J.....	609,225	7,638 22	-	-	-	-	-	-	-	129 92
Merchants', R. I.....	750,450	12,428 99	-	-	-	-	-	-	-	120 09
Meriden Fire, Conn.....	164,322	2,794 50	-	-	-	-	-	-	-	43 17
National Fire, Conn.....	689,566	5,352 53	-	-	-	-	-	-	-	69 77
National Fire, N. Y.....	91,450	833 57	-	-	-	-	-	-	-	16 57

TABLE VII.—(CONCLUDED.)

NAME OF COMPANY.	RISKS WRITTEN.				LOSSES PAID.		Losses Incurred.	Taxes paid on Premiums.
	Fire.	Premiums received thereon.	Marine and Inland.	Premiums received thereon.	Fire.	Marine and Inland.		
Newport F. and M., R. I.....	\$54,750	\$473 87	-	-	\$3,090 25	-	\$3,090 25	\$9 10
Northwestern National, Wis.....	150,025	2,779 99	-	-	4,148 15	-	3,048 15	95 09
Orient Fire, Conn.....	691,285	8,902 60	-	-	966 62	-	-	35 06
Penn Fire, Pa.....	191,320	2,719 68	-	-	11,516 46	-	13,516 46	173 72
Pennsylvania Fire, Pa.....	1,215,689	22,216 68	-	-	-	-	-	-
Peoples', N. J.....	221,484	3,057 86	-	-	-	-	1,950 00	60 15
Phoenix, N. Y.....	1,241,256	18,422 80	\$46,911	\$333 50	8,634 21	-	8,634 21	204 44
Phoenix, Conn.....	1,942,766	23,810 81	-	-	7,963 07	-	9,780 39	318 37
Planters', Tenn.....	129,055	1,662 10	-	-	1,000 00	-	1,000 00	11 24
Prescott, Mass.....	23,600	196 75	-	-	-	-	-	3 93
Providence Washington, R. I..	87,620	1,469 42	-	-	163 26	-	163 26	26 12
Ridgewood, N. Y.....	39,000	599 00	-	-	-	-	-	11 98
Rochester German, N. Y.....	218,957	3,397 01	-	-	1,218 95	-	1,218 95	43 66
Roger Williams, R. I.....	963,866	14,567 72	-	-	4,829 00	-	8,361 00	144 73
Saint Paul F. and M., Minn.....	383,567	5,425 15	-	-	1,760 19	-	3,025 19	73 49
Security, Conn.....	193,700	1,746 65	-	-	-	-	-	34 93
Shoe and Leather, Mass.....	370,325	5,155 04	-	-	4,200 28	-	4,200 28	19 08
Springfield F. and M., Mass.....	3,052,132	35,688 84	-	-	12,299 77	-	11,794 52	467 77
Standard Fire, N. J.....	42,634	697 80	-	-	-	-	-	13 96
Traders', Ill.....	157,412	2,000 29	-	-	-	-	-	40 00
Traders' and Mechanics, Mass..	154,950	2,232 17	-	-	825 00	-	825 00	24 76
Westchester Fire, N. Y.....	850,000	10,465 78	-	-	10,733 68	-	7,000 00	-
Totals	\$56,347,185	\$769,997 69	\$46,911	\$333 50	\$336,479 48	-	\$324,822 78	\$8,361 40

MUTUAL COS. OF OTHER STATES.									
Holyoke Mutual Fire, Mass.	\$771,380	\$9,422 88	-	-	\$5,705 45	-	-	\$5,705 45	\$72 25
Lycoming Fire, Pa.	202,147	4,301 85	-	-	-	-	-	-	81 78
Milvillie Mutual M. and F., N. J.	360,575	5,840 88	\$396,447	\$35,346 21	-	\$11,470 51	-	15,706 90	594 53
Quincy Mutual Fire, Mass.	113,883	1,768 47	-	-	1,000 00	-	-	1,000 00	10 61
Totals	\$1,447,785	\$21,335 08	\$396,447	\$35,346 21	\$6,705 45	\$11,470 51	-	\$22,412 35	\$769 97
COS. OF FOREIGN COUNTRIES.									
U. S. Branches.									
Commercial Union, Eng.	\$558,112	\$7,321 26	-	-	\$1,847 04	-	-	\$1,847 04	\$102 78
L. and L. and Globe, Eng.	2,129,508	37,089 01	-	-	4,033 28	-	-	1,040 78	445 16
London Assurance Corp., Eng. ...	483,792	5,676 40	-	-	-	-	-	-	113 53
No. British and Mercille, G. B.	2,515,532	36,098 80	-	-	41,624 83	-	-	37,799 83	-
Queen, Eng.	1,068,319	17,615 61	-	-	5,723 63	-	-	5,723 63	237 64
Royal, Eng.	1,774,559	29,219 11	-	-	8,050 44	-	-	8,050 44	423 37
Royal Canadian, Canada.	407,122	6,420 44	-	-	1,273 00	-	-	1,273 00	102 94
Scottish Commercial, Scotland. ...	126,300	1,704 19	-	-	16 67	-	-	16 67	34 08
Western Assurance, Canada.	149,529	2,246 73	-	-	987 50	-	-	987 50	33 30
Totals	\$9,202,773	\$133,391 55	-	-	\$63,546 39	-	-	\$56,738 89	\$1,492 90

Recapitulation.

Maine Stock Companies	\$1,038,510	\$16,551 66	\$6,563,162	\$261,164 49	\$26,973 29	\$202,428 18	\$232,355 88	-	-
Stock Companies of other States.	56,347,185	769,997 59	46,911	333 50	336,479 48	-	321,822 78	\$8,361 40	-
Mut. Companies of other States.	1,447,785	21,335 08	396,447	35,346 21	6,705 45	11,470 51	22,412 35	758 97	-
*Companies of Foreign Countries	9,202,773	133,391 55	-	-	63,546 39	-	56,738 89	1,492 90	-
Aggregate	\$68,036,253	\$941,275 88	\$7,006,520	\$296,844 20	\$433,704 61	\$213,898 69	\$636,329 90	\$10,613 27	-

* U. S. Branches.

TABLE VIII.—Showing the Assets, Risks in force, and Risks written and Losses paid during the year, of
Maine Mutual Fire and Marine Insurance Companies.

NAME OF COMPANY.	Location.	Premium notes.	Other Assets.	Total Assets.	Risks in force.	Risks written.	Losses paid.
MAINE MUTUAL FIRE COMPANIES.							
Bangor.....	Bangor.....	\$71,711 76	\$27,896 49	\$99,608 25	\$9,987,359 00	\$1,514,703 00	\$12,487 51
Brunswick.....	Brunswick.....	10,114 60	114 60	10,229 20	168,385 00	39,200 00	-
Casco.....	Casco.....	4,206 75	-	4,206 75	79,250 00	24,150 00	-
Cumberland.....	Cumberland.....	7,865 38	135 84	7,991 22	163,053 00	39,993 00	-
Danville.....	Danville.....	7,134 45	187 57	7,322 02	140,480 00	26,610 00	-
Eastport.....	Eastport.....	44,354 48	760 00	45,114 48	52,164 00	38,261 00	500 00
Elliot and Kittery.....	Elliot.....	53,917 00	608 44	54,525 44	886,542 00	177,168 00	187 50
Falmouth.....	Falmouth.....	17,429 75	287 74	17,717 49	181,090 00	37,210 00	-
Fayette.....	Fayette.....	2,197 50	150 00	2,347 50	42,445 00	10,850 00	-
Fryeburg.....	Fryeburg.....	6,924 00	-	6,924 00	186,810 00	38,885 00	475 00
Gorham Farmers'.....	Gorham.....	18,235 50	87 58	18,323 08	182,055 00	48,454 00	-
Harpwell.....	Harpwell.....	8,733 92	215 10	8,949 02	140,202 00	30,125 00	110 00
Harrison.....	Harrison.....	5,336 43	15 50	5,351 93	76,000 00	20,750 00	746 00
Hope.....	Hope.....	3,262 43	45 48	3,307 91	23,812 00	5,600 00	-
Jay.....	Jay.....	6,464 20	106 38	6,570 58	108,796 00	14,650 00	-
Kennebunk.....	Kennebunk.....	8,542 00	1,921 00	10,463 00	209,175 00	34,550 00	495 00
Lovell.....	Lovell.....	3,206 70	36 57	3,243 27	53,446 00	13,650 00	6 00
Monmouth.....	Monmouth.....	109,963 22	7,730 00	117,693 22	3,576,394 00	875,957 00	7,231 01
North Yarmouth.....	North Yarmouth.....	10,956 50	25 50	10,982 10	320,618 00	35,515 00	-
Norway.....	Norway.....	10,999 75	308 67	10,408 42	181,355 00	46,060 00	28 68
Otisfield.....	Otisfield.....	-	20 00	20 00	106,523 00	6,830 00	637 00
Penobscot.....	Bangor.....	157,305 08	3,927 26	166,732 34	3,119,609 00	569,739 00	8,977 66
Piscataquis.....	Dover.....	79,691 12	1,182 73	73,873 85	1,528,969 00	467,613 00	2,331 12
Raymond.....	Raymond.....	2,798 49	61 18	2,859 67	54,555 00	23,315 00	-
Saco.....	Saco.....	8,370 43	26,645 69	34,916 11	676,503 00	195,245 00	1,300 00

Sidney.....	4,511 77	22 98	4,534 75	135,585 00	25,545 00	214 30
Somerset.....	45,066 87	12,065 11	57,131 98	2,934,590 00	939,425 00	5,742 93
Thomaston.....	4,873 08	1,897 89	6,770 97	161,150 00	70,300 00	2,538 13
Union Farmers'.....	5,242 85	436 32	5,679 17	54,050 00	14,350 00	-
Warren Farmers'.....	3,522 18	137 52	3,659 70	100,629 00	15,816 00	-
Waterford.....	3,119 00	153 08	3,272 08	55,775 00	12,085 00	-
Wells.....	26,815 25	909 94	27,725 19	452,435 00	89,750 00	390 00
West Bangor and Hermon.....	-	148 39	148 39	40,225 00	9,275 00	-
Wilton.....	5,300 15	40 99	5,341 14	91,900 00	38,440 00	-
Windham.....	12,635 87	63 37	12,699 24	216,773 00	38,936 00	-
Woolwich.....	2,763 99	95 00	2,858 99	84,425 00	50,500 00	-
Totals.....	\$760,952 42	\$88,459 99	\$849,392 41	\$19,256,115 00	\$5,636,494 00	\$44,281 74
MAINE MUTUAL MARINE COS.						
Boothbay.....	\$4,936 00	\$3,241 50	\$8,177 50	-	\$121,852 00	-
Portland.....	-	141 77	141 77	-	143,978 00	\$142 81
Totals.....	\$4,936 00	\$3,383 27	\$8,319 27	-	\$265,830 00	\$142 81
Aggregate.....	\$765,988 42	\$91,893 26	\$857,711 68	\$19,256,115 00	\$5,903,324 00	\$44,424 55

MAINE STOCK FIRE-MARINE AND MARINE INSURANCE COMPANIES.

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE
STOCK FIRE-MARINE AND MARINE INSURANCE COMPANIES
OF THE STATE OF MAINE, SHOWING THEIR CONDI-
TION ON THE 31st DAY OF DECEMBER, 1874.**

BANGOR INSURANCE COMPANY.

BANGOR.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

SAMUEL F. HUMPHREY, *President.*

OLIVER B. PLUMMER, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	200,520 00

II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$228,400 00
--	--------------

LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Amount loaned.</i>	
Mercantile National Bank stock.....	\$3,050 00	\$3,750 00	\$3,000 00	
Kenduskeag National Bank stock...	2,000 00	2,700 00	2,000 00	
Maine Telegraph Company stock....	1,200 00	1,800 00	1,200 00	
Bangor Boom Company stock.....	2,700 00	2,970 00	2,000 00	
Burlington and Cedar Rapids Railroad bonds.....	1,000 00	900 00	900 00	
Dexter town bonds	2,200 00	2,116 00	2,000 00	
Maine Central Railroad bonds.....	300 00	300 00	300 00	
United States 5-20 bonds.....	2,000 00	2,200 00	2,000 00	
Penobscot Boom and Oldtown Bridge Company stock.....	1,000 00	1,100 00	1,000 00	
Androscoggin and Kennebec Railroad bonds.....	5,000 00	6,000 00	5,000 00	}
United States bonds				
State of Maine bonds				
European and North American Rail- road bonds.....	5,000 00	4,500 00	4,000 00	
Total	\$25,450 00	\$28,336 00	\$23,400 00	23,400 00

Cash in the company's principal office and in bank.....	19,865 18
Interest due and accrued on collateral loans	14,641 02
Gross premiums in due course of collection.....	19,950 12
Bills receivable, not matured, taken for marine and inland risks.....	12,618 50

Aggregate of all the admitted assets of the company, at their actual value	\$318,874 82
---	---------------------

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$7,257 93	
Losses resisted, including interest, cost and expenses.....	8,328 37	
Net amount of unpaid losses and claims.....		\$15,586 30
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$45,485 84	
Reinsurance pro rata on fire risks running more than one year	7,709 20	
Gross premiums received on all unexpired marine risks....	9,500 00	
Amount required to safely reinsure all outstanding risks.....		62,695 04
Due and accrued for salaries, rent and other expenses.....		1,300 80
Due and to become due for borrowed money		11,000 00
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers.....		2,016 54
Total amount of liabilities, except capital stock and net surplus ...		\$92,496 68
Capital actually paid up in cash.....		200,520 00
Surplus beyond capital.....		25,856 14
Aggregate of all liabilities, including stock and net surplus.....		<u>\$318,874 62</u>

IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums received in cash.....	\$109,970 53	\$17,631 25	
Deduct reinsurance, rebate and return premiums.....	7,264 70	1,535 60	
Net cash received for premiums.....	<u>\$102,705 83</u>	<u>\$15,995 65</u>	\$118,701 48
Bills and notes received for premiums remaining unpaid...		<u>\$12,818 50</u>	
Received for interest on bonds and mortgages.....			24,490 00
Income from all other sources.....			19 25
Aggregate amount of income received in cash.....			<u>\$143,210 73</u>

V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine.</i>	
Net amount paid for losses.....	<u>\$39,514 32</u>	<u>\$28,529 06</u>	\$68,043 38
Paid for commissions or brokerage.....			30,690 66
Salaries and other charges of officers, clerks and other employees.....			4,378 53
Paid for State, national and local taxes			2,413 28
All other expenditures, viz: general expenses.....			16,043 47
Aggregate amount of expenditures in cash			<u>\$106,169 34</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$3,470,208	\$61,089 77
Written during the year.....	5,696,320	102,705 83
Total	\$9,166,528	\$163,795 05
Deduct those terminated.....	2,752,087	50,974 60
Net amount in force	\$6,414,341	\$103,820 36

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$1,038,570 00
Premiums received.....	16,551 66
Losses paid on risks taken.....	4,045 58
Losses incurred in Maine.....	6,999 99

MERCHANTS' MARINE INSURANCE COMPANY.

BANGOR.

INCORPORATED IN 1870. COMMENCED BUSINESS IN 1870.

JOHN B. FOSTER, *President.*JOHN F. KIMBALL, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	150,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens.)	\$125,800 00
--	--------------

STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
Bangor city bonds.....	\$16,000 00	\$15,360 00	
Portland city bonds.....	5,000 00	4,700 00	
Total	\$21,000 00	\$20,060 00	20,060 00

MAINE STOCK FIRE-MARINE AND

LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Amount loaned.</i>	
Farmers' National Bank stock	\$1,200 00	\$1,500 00	\$1,200 00	
First National Bank stock.....	1,600 00	2,000 00	2,000 00	
Howard National Bank stock.....	1,000 00	1,100 00	1,000 00	
Kenduskeag National Bank stock ...	3,000 00	4,050 00	3,000 00	
Richmond National Bank stock.....	500 00	500 00	500 00	
Second National Bank stock.....	5,000 00	10,000 00	5,500 00	
Traders' National Bank stock.....	3,000 00	3,900 00	3,000 00	
Bangor Gas Company stock.....	1,100 00	1,100 00	1,000 00	
Eastern Express Company stock.....	2,000 00	2,400 00	2,000 00	
Union Pacific Railroad bonds.....	1,000 00	930 00	930 00	
U. S. 5-20 bonds	1,000 00	1,190 00	1,000 00	
Bangor city bonds... ..	500 00	960 00	500 00	
Northern Pacific Railroad bonds.....	1,000 00	250 00	250 00	
District of Columbia bonds.....	4,000 00	3,000 00	2,000 00	
Total	<u>\$25,900 00</u>	<u>\$32,880 00</u>	<u>\$23,880 00</u>	<u>\$23,880 00</u>

Cash in the company's principal office and in bank.....	20,985 26
Gross premiums in due course of collection.....	28,839 64
Bills receivable, not matured, taken for marine and inland risks.....	80,380 87

Aggregate of all the admitted assets of the company, at their actual value.....	<u>\$299,945 77</u>
---	---------------------

III. LIABILITIES.

Net amount of unpaid losses and claims.....	\$40,000 00
Gross premiums received on all unexpired marine risks....	<u>\$75,328 25</u>
Amount required to safely reinsure all outstanding risks	75,328 25
Due and to become due for borrowed money	<u>2,100 00</u>
Total amount of liabilities, except capital stock and net surplus....	\$117,428 25
Capital actually paid up in cash.....	150,000 00
Surplus beyond capital.....	<u>32,517 52</u>
Aggregate of all liabilities, including stock and net surplus.....	<u>\$299,945 77</u>

IV. INCOME DURING THE YEAR.

Net cash received for premiums, (marine)	\$94,736 19
Received for interest and dividends from all sources.....	3,695 33
Aggregate amount of income received in cash	<u>\$98,431 52</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (marine)	\$66,901 93
Cash dividends actually paid.....	7,500 00
Salaries and other charges of officers, clerks and other employees.....	4,552 78
Aggregate amount of expenditures in cash	<u>\$78,954 71</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Marine risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$871,988	\$71,097 83
Written during the year.....	1,987,342	94,736 19
Total.....	\$2,859,330	\$165,834 02
Deduct those terminated and reinsured.....	1,891,396	90,505 77
Net amount in force.....	<u>\$967,934</u>	<u>\$75,328 25</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (marine).....	\$1,987,342 00
Premiums received.....	94,736 19
Losses paid on risks taken.....	66,901 93
Losses incurred in Maine.....	<u>66,901 93</u>

OCEAN INSURANCE COMPANY.

PORTLAND.

INCORPORATED IN 1832. COMMENCED BUSINESS IN 1833.

CHARLES M. DAVIS, *President.*GEORGE A. WRIGHT, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	<u>140,000 00</u>

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$80,000 00
Loans on bond and mortgage, (first liens).....	700 00

STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
Canal National Bank stock.....	\$3,600 00	\$5,040 00
Oasco National Bank stock.....	8,500 00	11,900 00
First National Bank stock.....	8,500 00	11,900 00
Merchants' National Bank stock.....	22,650 00	30,300 00
Traders' National Bank stock.....	6,900 00	9,660 00
Portland Company stock.....	2,200 00	1,870 00
Portland, Bangor and Machias Steamboat Co. stock.....	3,000 00	1,350 00
Portland and Ogdensburg Railroad stock.....	2,500 00	250 00
Total.....	<u>\$57,850 00</u>	<u>\$72,170 00</u>

MAINE STOCK FIRE-MARINE AND

Cash in the company's principal office and in bank.....	\$23,309 06
Gross premiums in due course of collection.....	62,793 09
Bills receivable, not matured, taken for marine and inland risks.....	1,750 04
All other property belonging to the company, viz: rents due and accrued, \$850.00; due for reinsurance, \$27,485.54; total	28,335 54
Aggregate of all the admitted assets of the company at their actual value.....	<u>\$769,057 72</u>

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$6,635 00
Losses resisted, including interest, costs and expenses.....	5,000 00
Net amount of unpaid losses and claims.....	\$11,635 00
Gross premiums received on all unexpired marine risks....	\$61,412 27
Amount required to safely reinsure all outstanding risks	61,414 27
Cash dividends to stockholders remaining unpaid.....	93 00
All other demands against the company, viz: return premiums.....	500 00
Total amount of liabilities, except capital stock and net surplus	\$73,632 27
Capital actually paid up in cash.....	140,000 00
Surplus beyond capital.....	55,425 46
Aggregate of all liabilities, including stock and net surplus.....	<u>\$269,057 73</u>

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$76,390 80
Deduct reinsurance, rebate and return premiums	2,177 36
Net cash received for premiums, (marine).....	\$74,213 44
Received for interest and dividends from all sources	7,636 57
Income from all other sources, viz: rents, \$3,622.55; miscellaneous, \$1,218.40; total	4,840 95
Aggregate amount of income received in cash.....	<u>\$86,690 96</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$36,664 35
Deduct salvage, reinsurance.....	4,042 60
Net amount paid for losses, (marine).....	\$32,621 75
Cash dividends actually paid.....	16,918 00
Paid for commissions or brokerage.....	3,577 60
Salaries and other charges of officers, clerks and other employees.....	6,244 00
Paid for State, national and local taxes.....	1,122 12
All other expenditures	13,639 57
Aggregate amount of expenditures in cash	<u>\$74,794 19</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Marine risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$1,052,356	\$56,621 42
Written during the year.....	2,371,580	81,424 06
Total.....	\$3,423,936	\$138,045 48
Deduct those terminated.....	1,976,711	76,631 21
In force December 31, 1874.....	\$1,447,225	\$61,414 27
Deduct amount reinsured.....	19,500	894 26
Net amount in force.....	\$1,427,725	\$60,518 01

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (marine).....	\$2,371,580 00
Premiums received	76,390 80
Losses paid on risks taken.....	36,664 35
Losses incurred in Maine.....	36,664 35

UNION INSURANCE COMPANY.

BANGOR.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

ARAD THOMPSON, *President.*ARTHUR F. STETSON, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	100,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens)	\$64,420 82
Interest due and accrued on bond and mortgage loans.....	11,508 00

LOANS ON COLLATERAL.

	<i>Par value.</i>	<i>Market value.</i>	<i>Amount loaned.</i>
Farmers' National Bank stock.....	\$1,000 00	\$1,300 00	\$500 00
Farmers' National Bank stock.....	1,000 00	1,300 00	1,000 00
Farmers' National Bank stock.....	1,000 00	1,300 00	1,000 00
Farmers' National Bank stock.....	600 00	780 00	500 00

MAINE STOCK FIRE-MARINE AND

First National Bank stock:.....	\$100 00	\$120 00	\$100 00	
Merchants' National Bank stock	500 00	1,000 00	500 00	
European and North American Rail- road bonds.....	2,000 00	1,800 00	1,000 00	
United States 10-40 bond.....	1,000 00	1,100 00	1,000 00	
Total.....	<u>\$7,200 00</u>	<u>\$8,700 00</u>	<u>\$5,600 00</u>	\$5,600 00

Cash in the company's principal office and in bank.....	15,983 62
Interest due and accrued on collateral loans	672 00
Gross premiums in due course of collection.....	52,774 27
Bills receivable, not matured, taken for marine and inland risks.....	54,459 49
All other property belonging to the company	4,810 24

Aggregate of all the admitted assets of the company at their actual value.....	<u>\$240,298 50</u>
---	---------------------

UNADMITTED ASSETS.

Office furniture.....	<u>\$2,634 94</u>
-----------------------	-------------------

III. LIABILITIES.

Losses adjusted and unpaid.....	\$2,589 81
Losses unadjusted, including all reported and supposed losses.....	18,550 00
Losses resisted, including interest, costs and expenses	9,081 90
Net amount of unpaid losses and claims.....	<u>\$30,221 71</u>
Reinsurance pro rata on fire risks running more than one year	\$10,907 73
Gross premiums received on all unexpired marine risks....	62,180 58

Amount required to safely reinsure all outstanding risks.....	73,088 31
Due and to become due for borrowed money	1,260 00

Total amount of liabilities, except capital stock and net surplus	<u>\$104,570 02</u>
Capital actually paid up in cash.....	100,000 00
Surplus beyond capital.....	35,728 48

Aggregate of all liabilities, including stock and net surplus.....	<u>\$240,298 50</u>
--	---------------------

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$90,037 50
Deduct reinsurance, rebate and return premiums.....	16,112 62
Net cash received for premiums, (marine).....	<u>\$73,924 88</u>
Received for interest and dividends from all sources.....	4,982 31
Aggregate amount of income received in cash.....	<u>\$78,907 19</u>

V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$22,927 71	\$112,243 32	
Deduct salvage, reinsurance.. ..	-	13,381 42	
Net amount paid for losses.....	<u>\$22,927 71</u>	<u>\$98,861 90</u>	\$121,789 61
Paid for commissions or brokerage.....			5,032 96
Salaries and other charges of officers, clerks and other employees.....			5,832 48
All other expenditures, viz : general expenses.....			6,632 92
Aggregate amount of expenditures in cash.....			<u>\$139,287 96</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine risks.</i>	<i>Premiums.</i>
In force December 31, 1873...	\$7,638,877	\$108,654 98	\$1,224,460	\$91,552 43
Written during the year.....	-	-	2,204,240	90,037 50
Total.....	<u>\$7,638,877</u>	<u>\$108,654 98</u>	<u>\$3,428,700</u>	<u>\$181,589 92</u>
Deduct those terminated.....	<u>4,790,048</u>	<u>67,822 48</u>	<u>2,675,721</u>	<u>119,409 84</u>
Net amount in force.....	<u>\$2,848,829</u>	<u>\$35,832 50</u>	<u>\$752,979</u>	<u>\$62,180 58</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks taken.....	-	\$2,204,240 00	\$2,204,240 00
Premiums received.....	-	90,037 50	90,037 50
Losses paid on risks taken.....	\$22,927 71	98,861 90	121,789 61
Losses incurred in Maine.....	<u>22,927 71</u>	<u>98,861 90</u>	<u>121,789 61</u>

MAINE MUTUAL FIRE AND MARINE INSUR- ANCE COMPANIES.

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF
THE MUTUAL FIRE AND MARINE INSURANCE COM-
PANIES OF THE STATE OF MAINE, SHOWING
THEIR CONDITION FOR 1874.**

BANGOR MUTUAL FIRE INSURANCE COMPANY.

BANGOR.

DECEMBER 31, 1874. ORGANIZED IN 1859.

F. M. SABINE, *President.*

J. B. BRADBURY, *Secretary.*

I. ASSETS.

U. S. bonds, market value.....	\$10,561 00
State and municipal bonds.....	8,215 00
Corporation bonds and stocks	2,100 00
Cash	6,700 49
Other assets	320 00
Covenants in policies subject to assessment.....	71,711 76
	<hr/>
	\$99,608 25

II. LIABILITIES.

None beside risks.

III. INCOME.

Premiums or advance payments during the year.....	\$19,868 19
Earnings of investments	1,415 23
Other income.....	70 25
	<hr/>
	\$21,353 67

IV. EXPENDITURES.

For expenses of officers, agents and office expenses	\$5,815 97
For losses paid during the year.....	12,487 51
For premiums returned for cancelled policies.....	505 13
	<hr/>
	\$18,808 61

V. MISCELLANEOUS.

Policies issued during the year, 1,515, amount insured.....	\$1,514,703 00
Policies expired and withdrawn during the year, 1,191, amount.....	1,172,440 00
Policies existing at present time, 2,983, amount.....	2,987,359 00
No assessment ever made by the company.	
Premiums paid in advance.	

**BRUNSWICK FARMERS' MUTUAL FIRE INSURANCE CO.
BRUNSWICK.**

APRIL 1, 1874. ORGANIZED IN 1862.

JOHN S. GROSS, *President.*

THOMAS U. EATON, *Secretary.*

I. ASSETS.

Premium notes on policies in force or subject to assessment	\$10,114 60
Cash.....	114 60
	<hr/> \$10,229 20

II. LIABILITIES.

None beside risks.

III. INCOME.

Premiums or advance payments during the year.....	\$80 64
Earnings of investments.....	2 00
	<hr/> \$82 64

IV. EXPENDITURES.

For expenses of officers and agents.....	\$82 00
--	---------

V. MISCELLANEOUS.

Policies issued during the year, 56, amount insured.....	\$39,200 00
Policies expired and withdrawn during the year, 53, amount.....	37,000 00
Policies existing at present time, 213, amount	168,285 00
8 per cent. of premium note paid in advance.	
Premium notes taken for 6 per cent. of risk.	

CASCO MUTUAL FIRE INSURANCE COMPANY.

CASCO.

DECEMBER 31, 1874. ORGANIZED IN 1868.

JAMES A. MAYBERRY, *President.*

SPENCER DECKER, *Secretary.*

I. ASSETS.

Premium notes on policies in force or subject to assessments.....	\$4,206 75
---	------------

II. LIABILITIES.

None beside risks.

III. INCOME.

Premiums or advance payments during the year.....	\$29 75
---	---------

IV. EXPENDITURES.

For expenses of officers and agents.....	\$31 10
--	---------

V. MISCELLANEOUS.

Policies issued during the year, 43, amount.....	\$24,150 00
Policies expired and withdrawn during the year, 19, amount.....	10,350 00
Policies existing at present time, 135, amount.....	79,250 00
No premium paid in advance.	

CUMBERLAND MUTUAL FIRE INSURANCE COMPANY.

CUMBERLAND.

DECEMBER 31, 1874. ORGANIZED IN 1849.

JOHN WILSON, *President.*O. S. THOMES, *Secretary.*

I. ASSETS.

Notes secured by mortgages or collaterals	\$185 00
Premium notes on policies in force or subject to assessments.....	7,855 38
Cash.....	84
	<hr/>
	\$7,991 22

II. LIABILITIES.

None beside risks.

III. INCOME.

Premiums or advance payments during the year.....	\$55 36
Earnings of investments.....	7 50
	<hr/>
	\$62 86

IV. EXPENDITURES.

For expenses of officers.....	\$47 89
For premiums returned for cancelled policies	6 28
	<hr/>
	\$54 17

V. MISCELLANEOUS.

Policies issued during the year, 48, amount insured.....	\$39,993 00
Policies expired and withdrawn during the year, 48, amount	40,922 00
Policies existing at present time, 201, amount.....	163,053 00
3 per cent. of premium note paid in advance.	

DANVILLE MUTUAL FIRE INSURANCE COMPANY.

AUBURN.

JANUARY 4, 1875. ORGANIZED IN 1861.

EBEN JORDAN, *President.*WILLIAM PLUMMER, *Secretary.*

I. ASSETS.

Premium notes on policies in force or subject to assessments.....	\$7,134 43
Cash.....	187 57
	<hr/>
	\$7,322 00

II. LIABILITIES.

None beside risks.

III. INCOME.

Premiums or advance payments during the year.....	\$92 15
Earnings of investments	4 94
	<hr/>
	\$97 09

IV. EXPENDITURES.

For expenses of agents.....	\$20 00
-----------------------------	---------

V. MISCELLANEOUS.

Policies issued during the year, 28, amount.....	\$26,610 00
Policies expired and withdrawn during the year, 33, amount.....	29,402 00
Policies existing at present time, 167, amount	140,480 00
5 per cent. of premium note paid in advance.	

EASTPORT MUTUAL FIRE INSURANCE COMPANY.

EASTPORT.

DECEMBER 25, 1874. ORGANIZED IN 1858.

C. H. DYER, *President.*R. B. OLARK, *Secretary.*

I. ASSETS.

Premium notes on policies in force or subject to assessments.....	\$44,354 48
Unpaid assessments, worth.....	500 00
Cash.....	150 00
Other assets.....	110 00
	<hr/>
	\$45,114 48

II. LIABILITIES.

Losses unadjusted as claimed.....	\$700 00
For loans.....	500 00
	<hr/>
	\$1,200 00

III. INCOME.

Premiums or advance payments during the year.....	\$146 16
From assessments during the year.....	1,200 00
	<hr/>
	\$1,346 16

IV. EXPENDITURES.

For loans paid during the year.....	\$681 00
For expenses of officers, agents and office expenses.....	284 00
For losses paid during the year.....	500 00
For premiums returned for cancelled policies.....	16 00
	<hr/>
	\$1,481 00

V. MISCELLANEOUS.

Policies issued during the year, 60, amount.....	\$38,261 24
Policies expired and withdrawn during the year, 22, amount.....	12,216 27
Policies existing at present time, 698, amount.....	52,164 28
Date of last assessment, January 5, 1874, amount.....	2,000 00
5 per cent. of premium note paid in advance.	

ELIOT AND KITTELY MUTUAL FIRE INSURANCE CO.

ELIOT.

MAY 1, 1874. ORGANIZED IN 1844.

WARINGTON PAUL, *President.*ALEX. JUNKINS, *Secretary.*

I. ASSETS.

Premium notes on policies in force or subject to assessments.....	\$53,917 00
Unpaid assessments, worth.....	166 71
Cash.....	441 73
	<hr/>
	\$54,525 44

II. LIABILITIES.

For loans.....	\$822 35
Other indebtedness.....	223 28
	<hr/>
	\$1,045 63

III. INCOME.

Premiums or advance payments during the year.....	\$308 17
---	----------

MAINE MUTUAL FIRE AND

IV. EXPENDITURES.

For loans paid during the year.....	\$29 96
For expenses of officers	206 33
For losses paid during the year.....	187 50
	<hr/>
	\$423 78

V. MISCELLANEOUS.

Policies issued during the year, 193, amount.....	\$177,165 00
Policies expired and withdrawn during the year, 127, amount.....	101,069 00
Policies existing at present time, 986, amount.....	886,542 00
3 per cent. of premium note paid in advance.	

FALMOUTH MUTUAL FIRE INSURANCE COMPANY.

FALMOUTH.

SEPTEMBER 21, 1874. ORGANIZED IN 1851.

B. F. HALL, *President.*E. H. STARBIRD, *Secretary.*

I. ASSETS.

State and municipal bonds.....	\$242 33
Premium notes on policies in force or subject to assessments.....	17,429 75
Cash.....	45 41
	<hr/>
	\$17,717 49

II. LIABILITIES.

None beside risks.

III. INCOME.

Premiums or advance payments during the year.....	\$133 39
Earnings of investments.....	14 60
	<hr/>
	\$147 99

IV. EXPENDITURES.

For expenses of officers	\$40 50
For premiums returned for cancelled policies.....	774 00
	<hr/>
	\$814 50

V. MISCELLANEOUS.

Policies issued during the year, 45, amount.....	\$37,210 00
Policies expired and withdrawn during the year, 52, amount.....	39,755 00
Policies existing at present time, 212, amount	181,090 00
3 per cent. of premium note paid in advance.	

FAYETTE MUTUAL FIRE INSURANCE COMPANY.

FAYETTE.

JANUARY 5, 1874. ORGANIZED IN 1858.

P. F. PIKE, *President.*S. C. TUCK, *Secretary.*

I. ASSETS.

Premium notes on policies in force or subject to assessments	\$2,197 50
Unpaid assessments, worth.....	150 00

\$2,347 50

II. LIABILITIES.

Losses adjusted and not paid.....	\$150 00
-----------------------------------	----------

III. INCOME.

Premiums or advance payments during the year.....	\$15 12
From assessments during the year	351 60

\$366 72

IV. EXPENDITURES.

For expenses of officers.....	\$15 00
-------------------------------	---------

V. MISCELLANEOUS.

Policies issued during the year, 15, amount.....	\$10,850 00
Policies expired and withdrawn during the year, 14, amount.....	10,850 00
Policies existing at present time, 65, amount.....	48,445 00
Date of last assessment, December 16, 1874, amount.....	351 60
2 per cent. of premium note paid in advance.	

FRYEBURG MUTUAL FIRE INSURANCE COMPANY.

FRYEBURG.

DECEMBER 23, 1874. ORGANIZED IN 1866.

S. C. HOBBS, *President.*S. L. CHANDLER, *Secretary.*

I. ASSETS.

Premium notes on policies in force or subject to assessments.....	\$6,824 00
---	------------

II. LIABILITIES.

None beside risks.

III. INCOME.

Premiums or advance payments during the year.....	\$226 22
---	----------

MAINE MUTUAL FIRE AND

IV. EXPENDITURES.

For loans paid during the year.....	\$82 55
For losses paid during the year	475 00
	<hr/>
	\$557 55

V. MISCELLANEOUS.

Policies issued during the year, 74, amount.....	\$38,885 00
Policies expired and withdrawn during the year, 13, amount.....	2,100 00
Policies existing at present time, 244, amount	186,810 00
Date of last assessment, July 6, 1874, amount.....	600 00
\$1.50 and 1 per cent. of premium note paid in advance.	

GORHAM FARMERS' MUTUAL FIRE INSURANCE CO.

GORHAM.

AUGUST 15, 1874. ORGANIZED IN 1861.

E. MOULTON, *President.*ROBIE WHITNEY, *Secretary.*

I. ASSETS.

Premium notes on policies in force or subject to assessments.....	\$18,235 50
Cash.....	87 58
	<hr/>
	\$18,323 08

II. LIABILITIES.

None beside risks.

III. INCOME.

Premiums or advance payments during the year.....	\$60 00
Earnings of investments.....	5 00
	<hr/>
	\$65 00

IV. EXPENDITURES.

For expenses of officers and office expenses.....	\$71 05
---	---------

V. MISCELLANEOUS.

Policies issued during the year, 70, amount.....	\$48,454 00
Policies expired and withdrawn during the year, 36, amount.....	24,660 00
Policies existing at present time, 215, amount.....	182,055 00
No premium paid in advance.	

HARPSWELL MUTUAL FIRE INSURANCE COMPANY.

HARPSWELL.

 MARCH 1, 1874. ORGANIZED IN 1855.
THOMAS ALEXANDER, *President.*WILLIAM C. EATON, *Secretary.*

 I. ASSETS.

Notes secured by collaterals	\$200 00
Premium notes on policies in force or subject to assessments.....	8,733 92
Cash.....	15 10
	<hr/>
	\$8,949 02

II. LIABILITIES.

None beside risks.

III. INCOME.

Premiums or advance payments during the year.....	\$65 71
Earnings of investments	15 08
	<hr/>
	\$80 79

IV. EXPENDITURES.

For expenses of officers, agents and office expenses	\$29 41
For losses paid during the year.....	110 00
	<hr/>
	\$139 41

V. MISCELLANEOUS.

Policies issued during the year, 37, amount.....	\$30,125 00
Policies expired and withdrawn during the year, 29, amount.....	25,900 00
Policies existing at present time, 175, amount	140,202 00
2½ to 4 per cent. of premium note paid in advance.	

HARRISON MUTUAL FIRE INSURANCE COMPANY.

HARRISON.

 DECEMBER 31, 1874. ORGANIZED IN 1869.
O. G. COAK, *President.*JOHN DAWES, *Secretary.*

 I. ASSETS.

Premium note on policies in force or subject to assessments.....	\$5,336 43
Unpaid assessments, worth.....	5 00
Cash.....	10 50
	<hr/>
	\$5,351 93

MAINE MUTUAL FIRE AND

II. LIABILITIES.

Losses adjusted and not paid.....	\$140 00
Losses unadjusted as claimed.....	390 00
For loans.....	140 00
	<hr/>
	\$870 00

III. INCOME.

Premiums or advance payments during the year..	\$51 90
From assessments during the year	404 00
	<hr/>
	\$455 90

IV. EXPENDITURES.

For expenses of officers and office expenses.....	\$61 30
For losses paid during the year.....	740 00
	<hr/>
	\$801 30

V. MISCELLANEOUS. •

Policies issued during the year, 31, amount.....	\$20,750 00
Policies expired and withdrawn during the year, 20, amount.....	10,400 00
Policies existing at present time, 175, amount	75,000 00
Date of last assessment, December 20, 1873, amount.....	404 00
4 per cent. of premium note paid in advance.	

HOPE MUTUAL FIRE INSURANCE COMPANY.

HOPE.

DECEMBER 25, 1874. ORGANIZED IN 1860.

JOHN FOGLER, *President.*NATHANIEL ALFORD, *Secretary.*

I. ASSETS.

Premium notes on policies in force or subject to assessments.....	\$3,262 43
Cash.....	45 48
	<hr/>
	\$3,307 91

II. LIABILITIES.

None beside risks.

III. INCOME.

Premiums or advance payments during the year.....	\$10 51
---	---------

IV. EXPENDITURES.

For expenses of agents.....	\$4 00
-----------------------------	--------

V. MISCELLANEOUS.

Policies issued during the year, 6, amount.....	\$5,600 00
Policies expired and withdrawn during the year, 9, amount.....	6,650 00
Policies existing at present time, 37, amount.....	23,812 00
1 per cent. of premium notes paid in advance.	

JAY MUTUAL FIRE INSURANCE COMPANY.

JAY.

JANUARY 20, 1875. ORGANIZED IN 1866.

R. P. THOMPSON, *President.*N. L. PHINNEY, *Secretary.*

I. ASSETS.

Premium notes on policies in force or subject to assessments	\$6,464 20
Cash.....	106 38
	<hr/>
	\$6,570 58

II. LIABILITIES.

Due officers and agents.....	\$10 00
------------------------------	---------

III. INCOME.

Premiums or advance payments during the year.....	\$36 25
Earnings of investments	8 60
	<hr/>
	\$39 85

IV. EXPENDITURES.

For expenses of officers.....	\$10 00
-------------------------------	---------

V. MISCELLANEOUS.

Policies issued during the year, 22, amount.....	\$14,650 00
Policies expired or withdrawn during the year, 16, amount.....	10,200 00
Policies existing at present time, 158, amount.....	108,795 00
5 per cent. of premium note paid in advance.	

KENNEBUNK MUTUAL FIRE INSURANCE COMPANY.

KENNEBUNK.

DECEMBER 31, 1874. ORGANIZED IN 1850.

WILLIAM L. THOMPSON, *President.*

W. F. LORD, *Secretary.*

I. ASSETS.

Notes secured by mortgages or collaterals.....	\$425 00
Premium notes on policies in force or subject to assessments.....	8,542 00
Cash.....	1,196 00
Other assets	300 00
	<hr/>
	\$10,463 00

II. LIABILITIES.

None beside risks.

III. INCOME.

Premiums or advance payments during the year.....	\$382 00
Earnings of investments.....	106 00
	<hr/>
	\$488 00

IV. EXPENDITURES.

For expenses of officers and office expenses.....	\$50 00
For losses paid during the year.....	495 00
For premiums returned for cancelled policies.....	54 00
	<hr/>
	\$599 00

V. MISCELLANEOUS.

Policies issued during the year, 42, amount.....	\$34,550 00
Policies expired and withdrawn during the year, 84, amount.....	57,400 00
Policies existing at present time, 234, amount	209,175 00
20 per cent. of premium note paid in advance.	

LOVELL MUTUAL FIRE INSURANCE COMPANY.

LOVELL.

DECEMBER 31, 1874. ORGANIZED IN 1865.

J. G. HAMBLEN, *President.*ABEL HEALD, *Secretary.*

I. ASSETS.

Premium notes on policies in force or subject to assessments.....	\$3,206 70
Cash.....	36 57
	<hr/>
	\$3,243 27

II. LIABILITIES.

None beside risks.

III. INCOME.

Premiums or advance payments during the year.....	\$16 38
---	---------

IV. EXPENDITURES.

For expenses of officers, agents and office expenses.....	\$14 40
For losses paid during the year.....	6 00
	<hr/>
	\$20 40

V. MISCELLANEOUS.

Policies issued during the year, 24, amount.....	\$13,650 00
Policies expired and withdrawn during the year, 11, amount	5,070 00
Policies existing at present time, 86, amount.....	53,445 00
2 per cent. of premium note paid in advance.	

MONMOUTH MUTUAL FIRE INSURANCE COMPANY.

MONMOUTH.

DECEMBER 4, 1874. ORGANIZED IN 1836.

JOHN MAY, *President.*JAMES G. BLOSSOM, *Secretary.*

First Class.

I. ASSETS.

Premium notes on policies in force or subject to assessments.....	\$86,640 08
Unpaid assessments, worth	1,700 00
Cash.....	641 72
Real estate, etc	433 43
	<hr/>
	\$89,415 23

II. LIABILITIES.

Losses adjusted and not paid.....	\$2,144 00
Losses unadjusted as claimed.....	225 00
For loans.....	8,428 47
Other indebtedness	219 65
	<hr/>
	\$11,017 12

III. INCOME

Premiums or advance payments during the year.....	\$566 00
Earnings of investments.....	29 94
From loans.....	684 62
From assessments during the year.....	17,992 54
	<hr/>
	\$19,273 10

IV. EXPENDITURES.

For loans paid during the year.....	\$12,164 14
For expenses of officers, agents and office expenses.....	2,723 12
For losses paid during the year	4,432 01
Other expenditures.....	20 56
	<hr/>
	\$19,339 83

V. MISCELLANEOUS.

Policies issued during the year, 446, amount.....	\$336,947 00
Policies expired or withdrawn during the year, 1,197, amount	851,030 00
Policies existing at present time, 2,669, amount.....	2,062,642 00
4 per cent. of premium note paid in advance.	

Second Class.

I. ASSETS.

Premium notes on policies in force.....	\$23,313 14
Cash.....	4,650 17
Real estate, etc.....	304 68
	<hr/>
	\$28,267 99

II. LIABILITIES.

Losses adjusted and not paid.....	\$1,264 05
Losses unadjusted as claimed.....	1,450 00
Other indebtedness	159 37
	<hr/>
	\$2,873 42

III. INCOME.

Premiums or advance payments during the year.....	\$4,133 91
Earnings of investments.....	176 89
From loans.....	882 14
	<hr/>
	\$5,192 94

IV. EXPENDITURES.

For loans paid during the year.....	\$892 48
For expenses of officers, agents and office expenses.....	1,053 21
For losses paid during the year.....	2,799 00
For premiums returned for cancelled policies.....	64 11
	<hr/>
	\$4,808 80

V. MISCELLANEOUS.

Policies issued during the year, 691, amount	\$539,010 00
Policies expired and withdrawn during the year, 125, amount	88,925 00
Policies existing at present time, 1,964, amount.....	1,513,652 00
33½ per cent. of premium paid in advance and premium note given for the balance.	

NORTH YARMOUTH MUTUAL FIRE INSURANCE CO.

NORTH YARMOUTH.

DECEMBER 31, 1874. ORGANIZED IN 1853.

BENJ. HAMILTON, *President.*

SAMUEL SKILLIN, *Secretary.*

I. ASSETS.

Premium notes on policies in force or subject to assessments.....	\$10,956 50
Unpaid assessments, worth	3 49
Cash.....	22 11
	<u>\$10,982 10</u>

II. LIABILITIES.

None beside risks.

III. INCOME.

Premiums or advance payments during the year.....	\$36 27
---	---------

IV. EXPENDITURES.

For expenses of officers and agents.....	\$15 25
--	---------

V. MISCELLANEOUS.

Policies issued during the year, 49, amount.....	\$35,515 00
Policies expired or withdrawn during the year, 45, amount.....	37,795 00
Policies existing at present time, 250, amount	220,616 00
2 per cent. of premium note paid in advance.	

NORWAY MUTUAL FIRE INSURANCE COMPANY.

NORWAY.

SEPTEMBER 30, 1874. ORGANIZED IN 1855.

BENJAMIN TUCKER, *President.*E. W. HOWE, *Secretary.*

I. ASSETS.

Premium notes on policies in force or subject to assessments.....	\$10,099 75
Cash.....	308 67
	<hr/>
	\$10,408 42

II. LIABILITIES.

Losses unadjusted as claimed.....	\$800 00
-----------------------------------	----------

III. INCOME.

Premiums or advance payments during the year.....	\$136 61
---	----------

IV. EXPENDITURES.

Losses paid during the year.....	\$28 68
----------------------------------	---------

V. MISCELLANEOUS.

Policies issued during the year, 67, amount.....	\$46,050 00
Policies expired or withdrawn during the year, 50, amount.....	22,000 00
Policies existing at present time, 285, amount	181,355 00
5 per cent. of premium note paid in advance.	

OTISFIELD MUTUAL FIRE INSURANCE COMPANY.

OTISFIELD.

FEBRUARY 8, 1875. ORGANIZED IN 1859.

WILLIAM LAMB, *President.*A. F. NUTTING, *Secretary.*

I. ASSETS.

Cash.....	\$20 00
-----------	---------

II. LIABILITIES.

None beside risks.

III. INCOME.

From assessments during the year	\$697 67
--	----------

IV. EXPENDITURES.

For expenses of officers.....	\$25 00
For losses paid during the year.....	627 00
	<hr/>
	\$652 00

V. MISCELLANEOUS.

Policies issued during the year, 17, amount.....	\$6,830 00
Policies expired and withdrawn during the year, 19, amount.....	1,683 67
Policies existing at present time, 212, amount	106,523 00
Date of last assessment, September 17, 1874, amount	250 10
No premium paid in advance.	

PENOBSCOT MUTUAL FIRE INSURANCE COMPANY.

BANGOR.

MAY 1, 1874. ORGANIZED IN 1836.

WILLIAM ARNOLD, *President.*CHARLES P. WIGGIN, *Secretary.*

I. ASSETS.

Premium notes on policies in force or subject to assessments.....	\$152,805 08
Unpaid assessments, worth.....	2,818 17
Cash.....	1,109 09
	<hr/>
	\$156,732 34

II. LIABILITIES.

Losses unadjusted as claimed.....	\$1,541 85
For loans.....	19,609 00
Other indebtedness	652 06
	<hr/>
	\$21,802 91

III. INCOME.

Premiums or advance payments during the year.....	\$1,567 34
From loans.....	12,150 00
From assessments during the year.....	2,051 25
Other income	72 00
	<hr/>
	\$15,840 59

IV. EXPENDITURES.

For loans paid during the year.....	\$4,527 18
For expenses of officers, agents and office expenses.....	2,559 66
For losses paid during the year	8,977 66
For premiums returned for cancelled policies.....	18 64
For other expenditures.....	111 20
	<hr/>
	\$16,194 34

V. MISCELLANEOUS.

Policies issued during the year, 564, amount.....	\$569,739 00
Policies expired and withdrawn during the year, 700, amount.....	686,180 00
Policies existing at present time, 3,399, amount.....	3,119,509 00
6 per cent. of premium note paid in advance.	

PISCATAQUIS MUTUAL FIRE INSURANCE COMPANY.

DOVER.

JANUARY 1, 1876. ORGANIZED IN 1835.

CHARLES E. KIMBALL, *President.*ASA GETCHELL, *Secretary.*

I. ASSETS.

Premium notes on policies in force or subject to assessments.....	\$72,691 12
Unpaid assessments, worth	700 00
Cash.....	482 73
	<hr/>
	\$73,873 85

II. LIABILITIES.

For loans.....	\$4,161 00
----------------	------------

III. INCOME.

Premiums or advance payments during the year.....	\$748 20
From loans	1,110 00
From assessments during the year	7,350 85
	<hr/>
	\$9,209 05

IV. EXPENDITURES.

For loans paid during the year.....	\$1,775 00
For expenses of officers, agents and office expenses.....	900 00
For losses paid during the year.....	2,331 12
	<hr/>
	\$5,006 12

V. MISCELLANEOUS.

Policies issued during the year, 691, amount	\$467,615 00
Policies expired and withdrawn during the year, 405, amount.....	249,401 00
Policies existing at present time, 2,457, amount.....	1,526,989 00
Date of last assessment, June 30, 1874, amount.....	7,950 62
3 per cent. of premium note paid in advance.	

RAYMOND MUTUAL FIRE INSURANCE COMPANY.

RAYMOND.

DECEMBER 31, 1874. ORGANIZED IN 1872.

DAVID NASH, *President.*F. H. WITHAM, *Secretary.*

I. ASSETS.

Premium notes on policies in force or subject to assessment	\$2,798 49
Cash.....	61 18
	<hr/>
	\$2,859 67

II. LIABILITIES.

None beside risks.

III. INCOME.

Premiums or advance payments during the year.....	\$46 08
---	---------

IV. EXPENDITURES.

For expenses of officers and agents.....	\$62 00
--	---------

V. MISCELLANEOUS.

Policies issued during the year, 34, amount.....	\$23,316 00
Policies existing at present time, 82, amount.....	54,555 00
4 per cent. of premium note paid in advance.	

SACO MUTUAL FIRE INSURANCE COMPANY.

SACO.

DECEMBER 31, 1874. ORGANIZED IN 1877.

DAVID FERNALD, *President.*E. P. BURNHAM, *Secretary.*

I. ASSETS.

U. S. bonds, market value.....	\$2,494 05
State and municipal bonds.....	2,500 00
Corporation bonds and stocks	20,917 88
Premium notes on policies in force or subject to assessments.....	8,270 42
Cash	733 76
	<hr/>
	\$34,916 11

II. LIABILITIES.

None beside risks.

III. INCOME.

Premiums or advance payments during the year.....	\$2,326 17
Earnings of investments	2,153 23
Other income.....	163 00
	<hr/>
	\$4,642 40

IV. EXPENDITURES.

For expenses of officers and office expenses.....	\$776 16
For losses paid during the year.....	1,200 00
For premiums returned for cancelled policies.....	89 51
For other expenditures.....	56 65
	<hr/>
	\$2,122 32

V. MISCELLANEOUS.

Policies issued during the year, 196, amount.....	\$195,245 00
Policies expired and withdrawn during the year, 208, amount.....	200,475 00
Policies existing at present time, 642, amount.....	676,803 00
One-half premium paid in advance.	

SIDNEY MUTUAL FIRE INSURANCE COMPANY.

SIDNEY.

DECEMBER 31, 1874. ORGANIZED IN 1856.

P. T. STEVENS, *President.*T. D. MERRILL, *Secretary.*

I. ASSETS.

Premium notes on policies in force or subject to assessments.....	\$4,511 77
Cash.....	22 98
	<hr/>
	\$4,534 75

II. LIABILITIES.

Losses unadjusted as claimed.....	\$225 00
For loans.....	78 40
	<hr/>
	\$303 40

III. INCOME.

Premiums or advance payments during the year.....	\$22 98
---	---------

IV. EXPENDITURES.

For expenses of officers and agents.....	\$28 50
For losses paid during the year.....	214 20
	<hr/>
	\$242 70

V. MISCELLANEOUS.

Policies issued during the year, 33, amount.....	\$25,545 00
Policies expired and withdrawn during the year, 37, amount.....	27,630 00
Policies existing at present time, 205, amount.....	135,585 00
Date of last assessment, November 2, 1873, amount.....	2,063 75
4 per cent. of premium note paid in advance.	

SOMERSET MUTUAL FIRE INSURANCE COMPANY.

SKOWHEGAN.

APRIL 30, 1874. ORGANIZED IN 1836.

E. H. NEIL, *President.*T. H. DINSMORE, *Secretary.*

I. ASSETS.

Corporation notes or bills receivable.....	\$7,500 89
Notes secured by mortgages or collaterals.....	2,537 59
Premium notes on policies in force or subject to assessments.....	45,066 87
Cash.....	2,026 64
	<hr/>
	\$57,131 98

II. LIABILITIES.

Losses unadjusted as claimed.....	\$5,095 25
-----------------------------------	------------

III. INCOME.

Premiums or advance payments during the year.....	\$7,038 91
From loans.....	711 98
	<hr/>
	\$7,750 89

IV. EXPENDITURES.

For expenses of officers, agents and office expenses.....	\$2,538 23
For losses paid during the year.....	5,742 93
For premiums returned for cancelled policies.....	408 59
	<hr/>
	\$8,689 75

V. MISCELLANEOUS.

Policies issued during the year, 1,165, amount...	\$939,425 00
Policies existing at present time, 3,643, amount.....	2,934,590 00
Premium paid in advance in money.	

THOMASTON MUTUAL FIRE INSURANCE COMPANY.
THOMASTON.

OCTOBER 20, 1874. ORGANIZED IN 1823.

J. C. LEVENSALE, *President.*

T. A. CARR, *Secretary.*

I. ASSETS.

Premium notes on policies in force or subject to assessments.....	\$4,873 08
Unpaid assessments, worth.....	1,500 00
Cash.....	397 89
	\$6,770 97

II. LIABILITIES.

Losses unadjusted as claimed.....	\$3,500 00
For loans.....	7,175 00
Other indebtedness754 41
	\$11,429 41

III. INCOME.

Premiums or advance payments during the year	\$338 08
From assessments during the year.....	11,879 13
	\$12,217 21

IV. EXPENDITURES.

For loans paid during the year.....	\$7,437 19
For expenses of officers, agents and office expenses.....	3,220 72
For losses paid during the year	2,538 13
Other expenditures	500 00
	\$13,696 04

V. MISCELLANEOUS.

Policies issued during the year, 66, amount.....	\$70,300 00
Policies expired and withdrawn during the year, 639, amount.....	664,385 00
Policies existing at present time, 165, amount	161,150 00
10 per cent. of premium note paid in advance.	

UNION FARMERS' MUTUAL FIRE INSURANCE CO. UNION.

DECEMBER 31, 1874. ORGANIZED IN 1857.

GEORGE GAY, *President.*

G. W. MORSE, *Secretary.*

I. ASSETS.

Premium notes on policies in force or subject to assessments	\$5,242 85
Cash.....	436 32
	<hr/>
	\$5,679 17

II. LIABILITIES.

Losses unadjusted as claimed.....	\$500 00
-----------------------------------	----------

III. INCOME.

Premiums or advance payments during the year.....	\$58 50
Earnings of investments	17 33
	<hr/>
	\$75 83

IV. EXPENDITURES.

For expenses of officers	\$20 00
For premiums returned for cancelled policies.....	1 53
	<hr/>
	\$21 53

V. MISCELLANEOUS.

Policies issued during the year, 17, amount.....	\$14,350 00
Policies expired or withdrawn during the year, 2, amount.....	1,800 00
Policies existing at present time, 63, amount.....	54,050 00
3 per cent. of premium note paid in advance.	

WARREN FARMERS' MUTUAL FIRE INSURANCE CO. WARREN.

DECEMBER 12, 1874. ORGANIZED IN 1871.

JOEL HILLS, *President.*

J. P. STARRETT, *Secretary.*

I. ASSETS.

Premium notes on policies in force or subject to assessments	\$3,522 18
Unpaid assessments, worth	1 00
Cash.....	136 52
	<hr/>
	\$3,659 70

II. LIABILITIES.

None beside risks.

III. INCOME.

Premiums or advance payments during the year.....	\$75 04
From assessments during the year.....	3 36
Other income	3 43
	<hr/>
	\$81 83

IV. EXPENDITURES.

For expenses of officers.....	\$19 00
For premiums returned for cancelled policies.....	58
	<hr/>
	\$19 58

V. MISCELLANEOUS.

Policies issued during the year, 19, amount....	\$15,816 00
Policies expired and withdrawn during the year, 2, amount.....	1,700 00
Policies existing at present time, 131, amount	100,629 00
10 per cent. of premium note paid in advance.	

WATERFORD MUTUAL FIRE INSURANCE COMPANY.

WATERFORD.

DECEMBER 31, 1874. ORGANIZED IN 1862.

OLIVER PORTER, *President.*J. M. SHAW, *Secretary.*

I. ASSETS.

Premium notes on policies in force or subject to assessments.....	\$3,119 00
Cash.....	153 06
	<hr/>
	\$3,272 06

II. LIABILITIES.

None beside risks.

III INCOME.

Premiums or advance payments during the year.....	\$13 85
Earnings of investments	7 85
	<hr/>
	\$21 70

IV. EXPENDITURES.

None.

V. MISCELLANEOUS.

Policies issued during the year, 19, amount.....	\$12,085 00
Policies expired and withdrawn during the year, 16, amount.....	9,260 00
Policies existing at present time, 97, amount	55,775 00
3 per cent. of premium note paid in advance.	

WELLS MUTUAL FIRE INSURANCE COMPANY.

WELLS.

DECEMBER 14, 1874. ORGANIZED IN 1836.

JOSHUA CLARK, *President*.S. M. CLARK, *Secretary*.

I. ASSETS.

Premium notes on policies in force or subject to assessments	\$26,815 25
Unpaid assessments, worth.....	866 76
Cash.....	53 18
	<hr/>
	\$27,725 19

II. LIABILITIES.

Losses adjusted and not paid.....	\$310 00
For loans.....	354 18
Other indebtedness.....	152 04
	<hr/>
	\$816 22

III. INCOME.

From loans.....	\$19 00
From assessments during the year	492 86
	<hr/>
	\$511 86

IV. EXPENDITURES.

For loans paid during the year	\$87 06
For expenses of officers.....	34 80
For losses paid during the year.....	390 00
	<hr/>
	\$511 86

V. MISCELLANEOUS.

Policies issued during the year, 93, amount.....	\$89,750 00
Policies expired and withdrawn during the year, 70, amount.....	38,755 00
Policies existing at present time, 531, amount.....	452,425 00
Date of last assessment, September 30, 1874, amount.....	1,349 62
1 per cent. of premium note paid in advance.	

WEST BANGOR AND HERMON MUTUAL FIRE INS. CO.
HERMON.

JANUARY 23, 1876. ORGANIZED IN 1866.

JOHN KIMBALL, *President.*

S. B. KNOWLES, *Secretary.*

I. ASSETS.

Cash..... \$148 99

II. LIABILITIES.

None beside risks.

III. INCOME.

None.

IV. EXPENDITURES.

For expenses of officers..... \$4 00

V. MISCELLANEOUS.

Policies issued during the year, 11, amount..... \$9,275 00

Policies expired and withdrawn during the year, 4, amount..... 3,700 00

Policies existing at present time, 49, amount..... 40,225 00

Date of last assessment, September 5, 1874, amount..... 33 82

No premium paid in advance.

WILTON MUTUAL FIRE INSURANCE COMPANY.

WILTON.

DECEMBER 31, 1874. ORGANIZED IN 1859.

J. O. EATON, *President.*

L. F. ABBOTT, *Secretary.*

I. ASSETS.

Premium notes on policies in force or subject to assessments..... \$5,300 15

Cash..... 40 99

\$5,341 14

II. LIABILITIES.

None beside risks.

III. INCOME.

None.

IV. EXPENDITURES.

For expenses of officers..... \$25 00

V. MISCELLANEOUS.

Policies issued during the year, 46, amount.....	\$38,440 00
Policies expired and withdrawn during the year, 38, amount.....	25,085 00
Policies existing at present time, 121, amount	91,900 00
1 per cent. of premium note paid in advance.	

WINDHAM MUTUAL FIRE INSURANCE COMPANY.

WINDHAM.

DECEMBER 26, 1874. ORGANIZED IN 1859.

JASON WEBB, *President.*LUTHER WISWELL, *Secretary.*

I. ASSETS.

Premium notes on policies in force or subject to assessments.....	\$12,635 87
Cash.....	63 37
	<u>\$12,699 24</u>

II. LIABILITIES.

None beside risks.

III. INCOME.

Premiums or advance payments during the year.....	\$63 37
From assessments during the year.....	300 00
	<u>\$363 37</u>

IV. EXPENDITURES.

For loans paid during the year.....	\$231 00
For expenses of officers and agents	44 25
	<u>\$325 25</u>

V. MISCELLANEOUS.

Policies issued during the year, 51, amount.....	\$35,936 00
Policies expired and withdrawn during the year, 43, amount.....	25,475 66
Policies existing at present time, 310, amount	216,773 90
3 per cent. of premium note paid in advance.	

WOOLWICH MUTUAL FIRE INSURANCE COMPANY.

WOOLWICH.

 DECEMBER 1, 1874. ORGANIZED IN 1862.
N. G. GOULD, *President.*J. M. BAILEY, *Secretary.*

 I. ASSETS.

Premium notes on policies in force or subject to assessments	\$2,763 99
Other assets	95 00
	<hr/>
	\$2,858 99

II. LIABILITIES.

None beside risks.

III. INCOME.

Premiums or advance payments during the year.....	\$21 37
---	---------

IV. EXPENDITURES.

For expenses of officers.....	\$10 00
-------------------------------	---------

V. MISCELLANEOUS.

Policies issued during the year, 65, amount.....	\$50,500 00
Policies expired or withdrawn during the year, 67, amount.....	48,000 00
Policies existing at present time, 110, amount	84,425 00
3 per cent. of premium notes paid in advance.	

 BOOTHBAY MUTUAL FISHING INSURANCE COMPANY.

BOOTHBAY.

 MARCH 8, 1875. ORGANIZED IN 1868.
ROBERT MONTGOMERY, *President.*M. R. WHITE, *Secretary.*

 I. ASSETS.

Premium notes on policies in force or subject to assessments.....	\$4,936 00
Unpaid assessments, worth.....	3,218 00
Other assets	23 50
	<hr/>
	\$8,177 50

II. LIABILITIES.

Losses adjusted and unpaid	\$3,462 35
Other indebtedness	275 00
	<hr/>
	\$3,737 35

III. INCOME.

From assessments during the year.....	\$522 00
---------------------------------------	----------

IV. EXPENDITURES.

None.

V. MISCELLANEOUS.

Policies issued during the year, 33, amount.....	\$121,852 00
Policies expired during the year, 33, amount.....	121,852 00
No premium paid in advance.	

PORTLAND MUTUAL FISHING INSURANCE COMPANY.

PORTLAND.

FEBRUARY 27, 1876. ORGANIZED IN 1874.

CHARLES P. INGRAHAM, *President.*GEORGE W. RICH, *Secretary.*

I. ASSETS.

Unpaid assessments, worth	\$59 26
Other assets	82 51
	<hr/>
	\$141 77

II. LIABILITIES.

None.

III. INCOME.

From assessments during the year.....	\$501 15
---------------------------------------	----------

IV. EXPENDITURES.

For expenses of officers and office expenses	\$165 57
For losses paid during the year	142 81
Other expenditures.....	51 00
	<hr/>
	\$359 38

V. MISCELLANEOUS.

Policies issued during the year, 48, amount.....	\$143,978 00
Policies expired during the year, 48, amount	143,978 00
No premium paid in advance.	

**STOCK FIRE, FIRE-MARINE AND MARINE
INSURANCE COMPANIES OF OTHER STATES.**

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE
STOCK FIRE, FIRE-MARINE AND MARINE INSURANCE COMPANIES
OF OTHER STATES, AUTHORIZED TO DO BUSINESS IN THE
STATE OF MAINE, SHOWING THEIR CONDITION ON
THE 31st DAY OF DECEMBER, 1874.**

ÆTNA INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1819. COMMENCED BUSINESS IN 1819.

LUCIUS J. HENDEE, *President.*

JOTHAM GOODNOW, *Secretary.*

I. CAPITAL.

Capital authorised.....	\$3,000,000 00
Capital actually paid up in cash.....	<u>3,000,000 00</u>

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$365,000 00
Loans on bond and mortgage, (first liens)	82,250 00
Interest accrued on bond and mortgage loans.....	2,024 58
Stocks and bonds owned by the company, market value.....	4,937,768 69
Loans secured by collaterals.....	24,347 00
Cash in the company's principal office and in bank.....	561,169 20
Interest due and accrued on collateral loans	1,198 13
Gross premiums in due course of collection.....	<u>614,313 85</u>

Aggregate of all the admitted assets of the company at their actual value	<u>\$6,588,071 45</u>
---	-----------------------

III. LIABILITIES.

Losses adjusted and unpaid.....	\$14,416 06
Losses unadjusted, including all reported and supposed losses.....	183,600 00
Losses resisted, including interest, costs and expenses	<u>46,600 00</u>
Net amount of unpaid losses and claims	\$244,616 06
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$1,177,295 16
Reinsurance pro rata on fire risks running more than one year	727,645 54
Reinsurance at 50 per cent. of premiums on inland risks...	<u>5,430 45</u>

Amount required to safely reinsure all outstanding risks.....	1,910,371 15
Due for printing	500 00
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers, \$70,618.74; return premiums, \$20,176.77; total.....	<u>90,795 51</u>

Total amount of liabilities, except capital stock and net surplus	<u>\$2,246,282 72</u>
---	-----------------------

STOCK FIRE, FIRE-MARINE AND MARINE

Capital actually paid up in cash.....	\$3,000,000 00
Surplus beyond capital.....	1,341,788 73
Aggregate of all liabilities, including stock and net surplus	<u>\$6,588,071 45</u>

IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>
Gross premiums received in cash.....	\$4,185,297 31	\$282,571 86
Deduct reinsurance, rebate and return premiums.....	263,283 10	39,233 14
Net cash received for premiums.....	<u>\$3,922,014 21</u>	<u>\$243,338 72</u>
		\$4,165,352 93
Received for interest on bonds and mortgages.....		7,367 59
Received for interest and dividends from all other sources.....		325,322 50
Income from all other sources, viz: rents.....		10,611 30
Aggregate amount of income received in cash.....		<u>\$4,508,654 32</u>

V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>
Net amount paid for losses	\$1,848,426 93	\$112,727 73
		\$1,961,154 66
Cash dividends actually paid.....		780,000 00
Paid for commissions or brokerage.....		607,395 88
Salaries and other charges of officers, clerks and other employees.....		166,934 77
Paid for State, national and local taxes		76,369 26
All other expenditures, viz: printing, postage, supplies, etc.....		171,746 73
Aggregate amount of expenditures in cash		<u>\$3,763,601 30</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1873...	\$303,695,245	\$4,014,263 10	\$408,041	\$19,977 69
Written during the year.....	320,625,790	4,185,297 31	23,122,036	282,571 86
Total.....	\$624,321,035	\$8,199,560 41	\$23,530,077	\$302,549 55
Deduct those terminated.....	346,181,228	4,415,414 72	23,299,178	290,988 64
In force December 31, 1874...	\$278,139,807	\$3,784,145 69	\$230,899	\$11,560 91
Deduct amount reinsured.....	519,000	6,225 00	10,000	700 00
Net amount in force.....	<u>\$277,620,807</u>	<u>\$3,777,920 69</u>	<u>\$220,899</u>	<u>\$10,960 91</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$8,797,549 00
Premiums received.....	132,384 30
Losses paid on risks taken.....	74,229 76
Losses incurred in Maine.....	75,397 08
Amount of taxes paid to the State of Maine on premiums....	985 39

AGRICULTURAL INSURANCE COMPANY.

WATERTOWN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

JOHN C. COOPER, *President.*ISAAC MUNSON, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$80,023 09
Loans on bond and mortgage, (first liens)	281,931 09
Interest due and accrued on bond and mortgage loans.....	8,176 22
Stocks and bonds owned by the company, market value.....	298,474 59
Loans secured by collaterals	68,008 31
Cash in the company's principal office and in bank	89,366 02
Interest due and accrued on stocks not included in "market value"	1,623 08
Interest due and accrued on collateral loans.....	2,942 14
Net premiums in due course of collection.....	88,814 23
All other property belonging to the company, viz: rents	450 00

Aggregate of all the admitted assets of the company at their actual value..... \$1,019,802 77

III. LIABILITIES.

Losses adjusted and unpaid	\$2,210 18
Losses unadjusted, including all reported and supposed losses.....	10,826 00
Losses resisted, including interest, costs and expenses.....	8,800 00
Total gross amount of claims for losses.....	\$21,836 18
Deduct salvage claims thereon	5,400 00
Net amount of unpaid losses and claims.....	\$16,436 18
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$31,025 96
Reinsurance pro rata on fire risks running more than one year	674,091 28
Amount required to safely reinsure all outstanding risks	705,117 26
Total amount of liabilities, except capital stock and net surplus	\$721,553 37
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	98,249 40

Aggregate of all liabilities, including stock and net surplus \$1,019,802 77

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$537,083 25
Deduct reinsurance, rebate and return premiums	69,511 13
Net cash received for premiums, (fire)	\$467,572 12
Received for interest and dividends.....	30,073 71
Income from all other sources, vis: rents.....	3,874 53
Received for calls on capital	\$200,000 00
Aggregate amount of income received in cash.....	<u>\$500,520 35</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire)	\$283,676 48
Cash dividends actually paid.....	20,000 00
Paid for commissions or brokerage.....	90,128 47
Salaries and other charges of officers, clerks and other employees.....	68,895 38
Paid for State, national and local taxes.....	6,509 00
All other expenditures, vis: general expenses	15,619 70
Aggregate amount of expenditures in cash	<u>\$481,408 03</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force December 31, 1873.....	\$223,747,890	\$1,377,273 44
Written during the year.....	77,482,804	537,083 25
Total	<u>\$301,230,694</u>	<u>\$1,914,355 69</u>
Deduct those terminated.....	76,118,344	521,571 07
In force December 31, 1874.....	\$223,117,350	\$1,392,784 63
Deduct amount reinsured.....	8,573,450	23,250 00
Net amount in force.....	<u>\$214,543,900</u>	<u>\$1,369,534 63</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$1,682,425 00
Premiums received	12,564 08
Losses paid on risks taken	23,817 84
Losses incurred in Maine.....	<u>21,826 27</u>

ALLEMANNA FIRE INSURANCE COMPANY.

PITTSBURG, PENN.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1868.

ROBERT C. SCHMERTZ, *President.*C. F. HERROSEN, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$306,858 59
Interest due and accrued on bond and mortgage loans.....	6,417 59
Cash in the company's principal office and in bank.....	87,687 24
Interest due and accrued on bank accounts.....	1,675 00
Gross premiums in due course of collection.....	69,138 92

Aggregate of all the admitted assets of the company, at their actual value	\$473,777 34
--	--------------

III. LIABILITIES.

Losses adjusted and unpaid.....	\$4,652 80
Losses unadjusted, including all reported and supposed losses	3,395 09
Losses resisted, including interest, cost and expenses.....	5,643 26

Net amount of unpaid losses and claims.....	\$13,496 06
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$168,848 63
Reinsurance pro rata on fire risks running more than one year	25,284 96

Amount required to safely reinsure all outstanding risks.....	189,827 59
All other demands against the company, viz: commissions and other charges	28,757 00

Total amount of liabilities, except capital stock and net surplus ...	\$230,880 65
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	42,896 69

Aggregate of all liabilities, including stock and net surplus.....	\$473,777 34
--	--------------

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$464,450 80
Debet reinsurance, rebate and return premiums.....	81,382 64
Net cash received for premiums, (fire).....	\$383,068 16

STOCK FIRE, FIRE-MARINE AND MARINE

Received for interest and dividends.....	\$26,425 04
Received for increased capital.....	\$50,000 00
	<hr/>
Aggregate amount of income received in cash.....	\$409,503 20
	<hr/>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$225,545 24
Deduct salvage, reinsurance....	4,163 20
	<hr/>
Net amount paid for losses, (fire).....	\$221,382 04
Cash dividends actually paid.....	70,000 00
Paid for commissions or brokerage.....	71,738 30
Salaries and other charges of officers, clerks and other employees.....	20,905 66
Paid for State, national and local taxes.....	8,333 83
All other expenditures, viz : general expenses.....	26,884 93
	<hr/>
Aggregate amount of expenditures in cash	\$419,234 76
	<hr/>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$32,179,842	\$390,529 58
Written during the year.....	34,254,138	490,068 87
	<hr/>	<hr/>
Total	\$66,433,980	\$880,598 45
Deduct those terminated.....	38,938,226	502,134 68
	<hr/>	<hr/>
In force December 31, 1874.....	\$27,495,754	\$378,454 37
Deduct amount reinsured.....	216,780	5,379 81
	<hr/>	<hr/>
Net amount in force	\$27,278,974	\$373,074 56
	<hr/>	<hr/>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$445,445 00
Premiums received	7,765 51
Losses paid on risks taken	7,822 72
Losses incurred in Maine	7,822 72
	<hr/>

AMAZON INSURANCE COMPANY.

CINCINNATI, OHIO.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1871.

GAZZAM GANO, *President.*BYRON D. WEST, *Secretary.*

I. CAPITAL.

Capital authorised.....	\$500,000 00
Capital actually paid up in cash.....	500,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$228,944 41
Loans on bond and mortgage, (first liens).....	201,360 78
Interest due and accrued on bond and mortgage loans.....	15,423 81
Stocks and bonds owned by the company, market value.....	248,096 50
Loans secured by collaterals.....	57,947 89
Cash in the company's principal office and in bank.....	63,705 71
Gross premiums in due course of collection.....	98,464 09
Bills receivable, not matured, taken for marine and inland risks.....	12,868 25
All other property belonging to the company.....	3,690 01

Aggregate of all the admitted assets of the company, at their actual value.....	\$930,501 45
---	--------------

UNADMITTED ASSETS.

Office safes and furniture.....	\$5,000 00
---------------------------------	------------

III. LIABILITIES.

Losses adjusted and unpaid.....	\$21,680 54
Losses unadjusted, including all reported and supposed losses.....	37,072 78
Losses resisted, including interest, costs and expenses.....	24,176 44
Total gross amount of claims for losses.....	\$82,929 76
Deduct reinsurance and salvage claims thereon.....	6,454 44
Net amount of unpaid losses and claims.....	\$76,475 32
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$236,225 22
Reinsurance pro rata on fire risks running more than one year.....	38,540 06
Amount required to safely reinsure all outstanding risks.....	274,765 28
Due and accrued for salaries, rent and other expenses.....	3,600 00
All other demands against the company, viz: commissions and taxes....	23,971 42
Total amount of liabilities, except capital stock and net surplus.....	\$378,712 02

Capital actually paid up in cash.....	\$500,000 00
Surplus beyond capital.....	51,789 43
Aggregate of all liabilities, including stock and net surplus.....	<u>\$950,501 45</u>

IV. INCOME DURING THE YEAR

	<i>Fire.</i>	<i>Marine and Inland.</i>
Gross premiums received in cash.....	\$653,770 79	\$55,191 65
Deduct reinsurance, rebate and return premiums.....	97,247 89	27,805 88
Net cash received for premiums.....	<u>\$556,522 90</u>	<u>\$27,385 77</u>
Bills and notes received for premiums remaining unpaid...		\$12,868 25
Received for interest on bonds and mortgages.....		53,467 26
Received for interest and dividends from all other sources.....		14,883 94
Income from all other sources, viz: rents.....		2,693 02
Aggregate amount of income received in cash.....		<u>\$644,952 89</u>

V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Gross amount paid for losses.....	\$312,297 73	\$70,661 17
Deduct salvage, reinsurance.....	23,871 81	6,823 42
Net amount paid for losses.....	<u>\$288,425 92</u>	<u>\$63,837 75</u>
Paid for commissions or brokerage.....		99,701 82
Salaries and other charges of officers, clerks and other employees.....		35,688 20
Paid for State, national and local taxes.....		10,802 98
All other expenditures, viz: general expenses.....		80,497 27
Aggregate amount of expenditures in cash.....		<u>\$578,958 94</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1873...	\$22,913,792	\$429,465 96	\$906,291	\$26,912 50
Written during the year.....	41,732,719	658,779 79	7,648,684	99,059 96
Total.....	\$64,646,511	\$1,074,236 17	\$8,151,975	\$96,072 40
Deduct those terminated.....	32,095,073	513,698 52	7,084,479	72,896 35
In force December 31, 1874...	\$32,551,438	\$560,537 65	\$1,067,496	\$23,176 05
Deduct amount reinsured....	1,917,243	80,276 12	1,067,496	23,176 05
Net amount in force.....	<u>\$30,634,195</u>	<u>\$580,261 53</u>		

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$924,974 00
Premiums received	16,304 00
Losses paid on risks taken.....	3,789 50
Losses incurred in Maine.....	3,189 50
Amount of taxes paid to the State of Maine on premiums.....	232 46

AMERICAN CENTRAL INSURANCE COMPANY.

ST. LOUIS, MO.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

GEORGE T. ORAM, *President.*JAMES NEWMAN, *Secretary.*

I. CAPITAL.

Capital actually paid up in cash.....	\$275,000 00
---------------------------------------	--------------

II. ASSETS.

Stocks and bonds owned by the company, market value.....	\$588,000 00
Cash in the company's principal office and in bank.....	25,730 57
Gross premiums in due course of collection.....	63,858 64

Aggregate of all the admitted assets of the company at their actual value	\$677,589 21
---	--------------

UNADMITTED ASSETS.

Personal property.....	\$7,500 00
------------------------	------------

III. LIABILITIES.

Losses adjusted and unpaid.....	\$19,196 30
Losses unadjusted, including all reported and supposed losses.....	13,882 35
Losses resisted, including interest, costs and expenses	7,050 00

Net amount of unpaid losses and claims.....	\$39,928 65
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$209,340 41
Reinsurance pro rata on fire risks running more than one year	65,644 20

Amount required to safely reinsure all outstanding risks.....	274,884 61
All other demands against the company, viz: commissions and other charges	9,049 56

Total amount of liabilities, except capital stock and net surplus	\$323,862 81
---	--------------

Capital actually paid up in cash.....	\$275,000 00
Surplus beyond capital.....	78,726 40
Aggregate of all liabilities, including stock and net surplus.....	<u>\$677,589 21</u>

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$632,710 21
Deduct reinsurance, rebate and return premiums.....	79,745 42
Net cash received for premiums, (fire)....	<u>\$552,964 79</u>
Received for interest and dividends from all sources.....	29,760 15
Aggregate amount of income received in cash.....	<u>\$582,724 94</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$295,506 46
Deduct salvage, reinsurance.....	6,369 21
Net amount paid for losses, (fire).....	<u>\$289,137 25</u>
Cash dividends actually paid.....	11,985 00
Paid for commissions or brokerage.....	99,266 92
Salaries and other charges of officers, clerks and other employees.....	40,541 76
Paid for State, national and local taxes.....	12,362 41
All other expenditures, vis : general expenses.....	49,257 64
Aggregate amount of expenditures in cash.....	<u>\$502,550 98</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$33,032,503	\$34,934 58
Written during the year.....	39,958,673	615,575 82
Total.....	<u>\$72,991,176</u>	<u>\$1,150,510 40</u>
Deduct those terminated.....	39,771,704	599,941 47
In force December 31, 1874.....	\$33,219,472	\$550,568 93
Deduct amount reinsured.....	1,048,806	15,754 80
Net amount in force.....	<u>\$32,170,666</u>	<u>\$534,814 13</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$288,827 00
Premiums received.....	5,628 87
Amount of taxes paid to the State of Maine on premiums....	<u>102 80</u>

AMERICAN FIRE INSURANCE COMPANY.

PHILADELPHIA, PENN.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

THOMAS B. MARIS, *President.*A. C. L. CRAWFORD, *Secretary.*

I. CAPITAL.

Capital authorised.....	\$500,000 00
Capital actually paid up in cash.....	400,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$150,100 00
Loans on bond and mortgage, (first liens)	422,739 50
Interest due and accrued on bond and mortgage loans	8,331 14
Stocks and bonds owned by the company, market value.....	190,759 37
Loans secured by collaterals.....	162,251 68
Amount of all other loans, vis: ground rent.....	41,040 83
Cash in the company's principal office and in bank.....	73,697 82
Interest due and accrued on stocks not included in "market value,"....	3,379 01
Interest due and accrued on collateral loans	3,404 30
Gross premiums in due course of collection	30,307 65
All other property belonging to the company, vis: rents due and accrued.	837 66

Aggregate of all the admitted assets of the company at their actual value \$1,086,848 96

UNADMITTED ASSETS.

Loan on company's own stock.....	<u>\$3,100 00</u>
----------------------------------	-------------------

III. LIABILITIES.

Losses adjusted and unpaid	\$2,278 23
Losses unadjusted, including all reported and supposed losses	13,923 25
Net amount of unpaid losses and claims.....	\$16,201 48
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$180,774 66
Reinsurance pro rata on fire risks running more than one year	23,949 19
Amount required to safely reinsure all outstanding risks.....	204,723 85
Amount reclaimable on perpetual fire policies.....	267,520 68
Cash dividends to stockholders remaining unpaid.....	1,012 00
All other demands against the company, vis: commissions, return premiums, etc.....	9,921 79
Total amount of liabilities, except capital stock and net surplus....	<u>\$499,379 80</u>

Capital actually paid up in cash.....	\$400,000 00
Surplus beyond capital.....	187,469 16
Aggregate of all liabilities, including stock and net surplus.....	<u>\$1,086,848 96</u>

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$428,544 38
Deduct reinsurance, rebate and return premiums.....	<u>45,419 12</u>
Net cash received for premiums, (fire).....	\$378,125 26
Received for interest on bonds and mortgages.....	25,847 10
Received for interest and dividends from all other sources.....	18,913 09
Income from all other sources, viz: rents, \$4,038.75; miscellaneous, \$2,085.82; total	6,074 27
Deposit premiums received for perpetual fire risks	<u>\$7,079 45</u>
Aggregate amount of income received in cash.....	<u>\$428,989 79</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$177,743 27
Cash dividends actually paid.....	30,988 00
Paid for commissions or brokerage.....	261 03
Salaries and other charges of officers, clerks and other employees.....	93,922 43
Paid for State, national and local taxes	14,735 64
All other expenditures.....	5,672 01
Deposit premiums returned on perpetual risks	<u>\$5,155 83</u>
Aggregate amount of expenditures in cash	<u>\$323,322 37</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$33,539,587	\$393,403 16
Written during the year.....	<u>89,262,662</u>	<u>423,544 38</u>
Total	\$72,802,249	\$816,947 54
Deduct those terminated.....	<u>38,639,733</u>	<u>410,315 94</u>
In force December 31, 1874.....	\$34,162,516	\$406,631 60
Deduct amount reinsured.....	<u>279,614</u>	<u>1,688 26</u>
Net amount in force	<u>\$33,882,902</u>	<u>\$404,943 32</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$227,493 00
Premiums received	3,704 37
Losses paid on risks taken.....	1,984 43
Losses incurred in Maine.....	1,984 43
Amount of taxes paid to the State of Maine on premiums.....	<u>34 39</u>

ATLANTIC INSURANCE COMPANY.

BROOKLYN, N. Y.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1872.

JOHN D. COOKES, *President.*WILLIAM D. CORNWELL, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$83,000 00
Interest due and accrued on bond and mortgage loans.....	509 44
Stocks and bonds owned by the company, market value.....	247,400 00
Loans secured by collaterals.....	55,100 00
Cash in the company's principal office and in bank....	59,013 20
Interest due and accrued on collateral loans.....	702 16
Gross premiums in due course of collection.....	18,237 65
Aggregate of all the admitted assets of the company at their actual value.....	<u>\$463,962 45</u>

III. LIABILITIES.

Net amount of unpaid losses and claims, (unadjusted).....	\$36,661 97
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$118,789 18
Reinsurance pro rata on fire risks running more than one year.....	2,724 70
Amount required to safely reinsure all outstanding risks.....	118,483 88
All other demands against the company, viz: commissions and other charges.....	2,179 84
Total amount of liabilities, except capital stock and net surplus....	\$157,325 69
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	106,636 76
Aggregate of all liabilities, including stock and net surplus.....	<u>\$463,962 45</u>

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$378,364 70
Deduct reinsurance, rebate and return premiums.....	47,056 96
Net cash received for premiums, (fire).....	<u>\$331,307 74</u>

STOCK FIRE, FIRE-MARINE AND MARINE

Received for interest on bonds and mortgages.....	\$3,321 38
Received for interest and dividends from all other sources.....	17,806 74
Aggregate amount of income received in cash.....	<u>\$352,935 86</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$155,947 83
Deduct salvage, reinsurance.....	291 43
Net amount paid for losses, (fire).....	\$155,656 40
Cash dividends actually paid.....	20,000 00
Paid for commissions or brokerage.....	37,815 00
Salaries and other charges of officers, clerks and other employees.....	19,616 66
Paid for State, national and local taxes.....	7,628 43
All other expenditures, vis : general expenses.....	19,982 06
Aggregate amount of expenditures in cash.....	<u>\$260,698 55</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$19,963,092	\$204,751 80
Written during the year.....	32,013,730	385,584 43
Total.....	\$51,976,822	\$590,336 23
Deduct those terminated.....	28,463,268	353,804 43
In force December 31, 1874.....	\$23,513,554	\$236,531 80
Deduct amount reinsured.....	59,878.	926 37
Net amount in force.....	<u>\$23,453,676</u>	<u>\$235,605 43</u>

• BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$189,595 00
Premiums received.....	3,345 97
Amount of taxes paid to the State of Maine on premiums.....	<u>59 05</u>

ATLANTIC FIRE AND MARINE INSURANCE COMPANY.

PROVIDENCE, R. I.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

J. S. PARISH, *President.*T. W. HAYWARD, JR., *Secretary.*

I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$145,780 26
Stocks and bonds owned by the company, market value	69,039 00
Loans secured by collaterals.....	7,999 23
Cash in the company's principal office and in bank.....	20,598 79
Interest due and accrued on collateral loans.....	336 78
Gross premiums in due course of collection	11,479 64
All other property belonging to the company, vis: rents due.....	1,385 93

Aggregate of all the admitted assets of the company at their actual value	\$256,619 62
---	--------------

III. LIABILITIES.

Net amount of unpaid losses and claims, (adjusted).....	\$5,137 33
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$29,113 60
Reinsurance pro rata on fire risks running more than one year	4,599 18
Gross premiums received on all unexpired marine risks....	277 17

Amount required to safely reinsure all outstanding risks.....	\$3,989 95
Cash dividends to stockholders remaining unpaid.....	94 00
Due and accrued for salaries, rent and other expenses.....	216 59
All other demands against the company, vis: commissions and other charges	2,562 78

Total amount of liabilities, except capital stock and net surplus.....	\$42,000 65
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital	14,618 97

Aggregate of all liabilities, including stock and net surplus.....	\$256,619 62
--	--------------

IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross premiums received in cash.....	\$71,982 04	\$15,146 17	
Deduct reinsurance, rebate and return premiums.....	8,517 36	6,171 70	
Net cash received for premiums.....	<u>\$63,464 68</u>	<u>\$9,974 47</u>	\$72,439 15
Received for interest and dividends from all sources.....			3,928 28
Income from all other sources, viz: rents.....			11,072 66
Aggregate amount of income received in cash			<u>\$87,440 09</u>

V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$71,827 16	\$6,161 43	
Deduct salvage, reinsurance.....	291 44	1,861 46	
Net amount paid for losses.....	<u>\$20,745 71</u>	<u>\$4,589 97</u>	\$25,335 68
Cash dividends actually paid			12,014 00
Paid for commissions or brokerage.....			9,373 35
Salaries and other charges of officers, clerks and other employees.....			7,845 00
Paid for State, national and local taxes			1,093 16
All other expenditures.....			6,906 67
Aggregate amount of expenditures in cash.....			<u>\$63,466 86</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1873 ..	\$3,795,759	\$56,539 44	\$36,587	\$976 47
Written during the year.....	5,408,997	71,982 04	1,655,822	15,146 17
Total.....	<u>\$9,204,756</u>	<u>\$128,521 48</u>	<u>\$1,692,409</u>	<u>\$16,022 64</u>
Deduct those terminated.....	4,579,823	60,554 11	1,628,321	14,996 52
In force December 31, 1874...	\$4,624,923	\$67,967 37	\$64,148	\$1,024 12
Deduct amount reinsured.....	143,961	2,110 66	44,405	746 95
Net amount in force.....	<u>\$4,481,022</u>	<u>\$65,856 71</u>	<u>\$19,743</u>	<u>\$277 17</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$167,200 00
Premiums received	1,578 89
Amount of taxes paid to the State of Maine on premiums.....	31 57

ATLAS FIRE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

J. H. SPRAGUE, *President.*E. B. HUNTINGTON, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$1,000,000 00
Capital actually paid up in cash..	200,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$159,063 00
Interest due and accrued on bond and mortgage loans.....	8,739 00
Stocks and bonds owned by the company, market value	152,072 00
Loans secured by collaterals	44,000 00
Cash in the company's principal office and in bank.....	70,557 42
Interest due and accrued on stocks not included in "market value".....	567 00
Interest due and accrued on collateral loans	547 90
Gross premiums in due course of collection.....	75,521 77
All other property belonging to the company	775 00

Aggregate of all the admitted assets of the company at their actual value	\$506,642 19
---	--------------

UNADMITTED ASSETS.

Office furniture	\$5,000 00
------------------------	------------

III. LIABILITIES.

Net amount of unpaid losses and claims, (unadjusted).....	\$36,937 29
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$204,676 35
Reinsurance pro rata on fire risks running more than one year	26,078 11

Amount required to safely reinsure all outstanding risks	230,754 46
All other demands against the company, viz: commissions and other charges	11,600 00

Total amount of liabilities, except capital stock and net surplus	\$279,291 76
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	27,350 44

Aggregate of all liabilities, including stock and net surplus.....	\$506,642 19
--	--------------

IV. INCOME DURING THE YEAR.

Gross premiums received in cash	\$472,273 35
Deduct reinsurance, rebate and return premiums	26,147 54
Net cash received for premiums, (fire)	\$446,125 81
Received for interest and dividends from all sources	22,624 25
Income from all other sources, viz : premium on gold.	374 25
Aggregate amount of income received in cash	<u>\$469,124 31</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire)	\$156,764 37
Cash dividends actually paid	12,000 00
Paid for commissions or brokerage	67,222 07
Salaries and other charges of officers, clerks and other employees	76,149 53
Paid for State, national and local taxes	6,713 88
Aggregate amount of expenditures in cash	<u>\$318,849 85</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risk.</i>	<i>Premiums.</i>
In force December 31, 1873	\$7,628,639	\$130,988 94
Written during the year	33,140,778	527,273 35
Total	<u>\$40,769,317</u>	<u>\$658,262 29</u>
Deduct those terminated	16,046,441	214,303 77
In force December 31, 1874	\$24,722,876	\$443,958 52
Deduct amount reinsured	42,500	628 34
Net amount in force	<u>\$24,680,376</u>	<u>\$443,330 18</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$1,192,163 00
Premiums received	19,501 86
Losses paid on risks taken	9,374 33
Losses incurred in Maine	9,200 33
Amount of taxes paid to the State of Maine on premiums	<u>202 55</u>

AURORA FIRE AND MARINE INSURANCE COMPANY.
CINCINNATI, OHIO.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1871.

HENRY DORNBUSCH, *President.*

F. GOULE, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$100,000 00
Capital actually paid up in cash.....	100,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$107,811 29
Interest due and accrued on bond and mortgage loans.....	5,604 16
Stocks and bonds owned by the company, market value.....	40,662 50
Loans secured by collaterals	3,000 00
Cash in the company's principal office and in bank.....	6,971 44
Gross premiums in due course of collection.....	22,426 10
Bills receivable, not matured, taken for fire risks.....	1,885 28
All other property belonging to the company, viz: rents due.....	62 00

Aggregate of all the admitted assets of the company at their actual value	\$187,422 75.
---	---------------

UNADMITTED ASSETS.

Office furniture, supplies, etc.....	\$1,000 00
--------------------------------------	------------

III. LIABILITIES.

Losses adjusted and unpaid.....	\$3,485 91
Losses resisted, including interest, costs and expenses.....	906 00
Net amount of unpaid losses and claims.....	\$4,391 91
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$44,059 25
Reinsurance pro rata on fire risks running more than one year	6,538 48
Amount required to safely reinsure all outstanding risks	50,597 73
All other demands against the company.....	2,847 39
Total amount of liabilities, except capital stock and net surplus	\$57,837 03
Capital actually paid up in cash.....	100,000 00
Surplus beyond capital.....	29,585 72
Aggregate of all liabilities, including stock and net surplus.....	\$187,422 75

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$112,439 41	
Deduct reinsurance, rebate and return premiums.....	12,386 91	
Net cash received for premiums, (fire).....		\$100,152 50
Bills and notes received for premiums remaining unpaid...	\$1,885 26	
Received for interest on bonds and mortgages.....		6,514 66
Aggregate amount of income received in cash		<u>\$106,667 16</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$57,760 35	
Deduct salvage, reinsurance.....	11,318 14	
Net amount paid for losses, (fire)		\$46,447 21
Cash dividends actually paid....		6,000 00
Paid for commissions or brokerage.....		18,167 43
Salaries and other charges of officers, clerks and other employees.....		4,954 77
Paid for State, national and local taxes		2,700 55
All other expenditures.....		5,502 74
Aggregate amount of expenditures in cash.....		<u>\$83,772 70</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$7,063,228	\$106,244 19
Written during the year.....	6,525,230	111,740 96
Total	\$13,608,456	\$217,985 15
Deduct those terminated.....	6,450,240	105,535 55
In force December 31, 1874.....	\$7,158,216	\$113,449 60
Deduct amount reinsured.....	240,100	9,320 50
Net amount in force.....	<u>\$6,918,116</u>	<u>\$103,129 10</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$19,175 00
Premiums received.....	458 12
Amount of taxes paid to the State of Maine on premiums.....	<u>9 16</u>

BOSTON MARINE INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1874.

R. B. FULLER, *President.*HENRY WASHBURN, *Secretary.*

I. CAPITAL.

Capital authorised.....	\$300,000 00
Capital actually paid up in cash.....	800,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$78,000 00
Stocks and bonds owned by the company, market value.....	132,975 00
Loans secured by collaterals.....	19,532 90
Cash in the company's principal office and in bank.....	79,710 55
Interest due and accrued on stocks not included in "market value,"	1,691 34
Gross premiums in due course of collection.....	9,831 07
Bills receivable, not matured, taken for marine and inland risks.....	288,183 18

Aggregate of all the admitted assets of the company at their actual value.....	\$609,924 04
--	--------------

III. LIABILITIES.

Net amount of unpaid losses and claims, (unadjusted).....	\$34,110 00
Gross premiums received on all unexpired marine risks....	\$271,932 57

Amount required to safely reinsure all outstanding risks.....	271,932 57
---	------------

Total amount of liabilities, except capital stock and net surplus	\$306,042 57
Capital actually paid up in cash	300,000 00
Surplus beyond capital.....	3,881 47

Aggregate of all liabilities, including stock and net surplus.....	\$609,924 04
--	--------------

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$96,335 57
Deduct reinsurance, rebate and return premiums.....	11,082 41

Net cash received for premiums, (marine).....	\$85,253 16
Received for interest and dividends from all sources.....	16,597 91

Aggregate amount of income received in cash	\$101,851 07
---	--------------

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$65,726 78
Deduct salvage, reinsurance.....	11,401 80

Net amount paid for losses, (marine).....	\$54,324 98
---	-------------

Paid for commissions or brokerage.....	\$10,035 69
Salaries and other charges of officers, clerks and other employees.....	13,207 52
All other expenditures, viz: general expenses.....	14,402 34
Aggregate amount of expenditures in cash.....	<u>\$91,970 53</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Marine risks.</i>	<i>Premiums.</i>
Written during the year.....	\$9,669,141	\$402,856 23
Deduct those terminated.....	5,512,939	122,384 02
In force December 31, 1874.....	<u>\$4,156,152</u>	<u>\$280,472 21</u>
Deduct amount reinsured.....	223,726	8,539 64
Net amount in force	<u>\$3,932,426</u>	<u>\$271,932 57</u>

CITIZENS' INSURANCE COMPANY.

NEWARK, N. J

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1869.

JAMES G. DARLING, *President.*A. P. SCHARFF, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	<u>200,000 00</u>

II. ASSETS.

Loans on bond and mortgage, (first liens)	\$198,611 50
Interest due and accrued on bond and mortgage loans.....	5,343 29
Stocks and bonds owned by the company, market value	75,272 50
Loans secured by collaterals.....	17,900 00
Cash in the company's principal office and in bank	40,029 17
Interest due and accrued on stocks not included in "market value".....	1,315 70
Interest due and accrued on collateral loans.....	396 86
Gross premiums in due course of collection.....	54,266 96
Aggregate of all the admitted assets of the company at their actual value	<u>\$393,135 98</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$816 21	
Losses unadjusted, including all reported and supposed losses	16,107 16	
Losses resisted, including interest, costs and expenses....	3,200 00	
Total gross amount of claims for losses.....	\$20,123 37	
Deduct reinsurance thereon.....	1,343 28	
Net amount of unpaid losses and claims.....		\$18,780 09
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$116,972 50	
Reinsurance pro rata on fire risks running more than one year.....	11,235 34	
Amount required to safely reinsure all outstanding risks.....		128,207 84
Principal unpaid on scrip ordered to be redeemed.....		300 00
Due and accrued for salaries, rent and other expenses.....		916 35
All other demands against the company, viz: commissions and other charges		12,950 39
Total amount of liabilities, except capital stock and net surplus....	\$181,154 67	
Capital actually paid up in cash.....	200,000 00	
Surplus beyond capital.....	31,981 31	
Aggregate of all liabilities, including stock and net surplus.....		<u>\$393,135 98</u>

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$325,610 01	
Deduct reinsurance, rebate and return premiums.....	40,649 57	
Net cash received for premiums, (fire).....		\$284,960 44
Received for interest on bonds and mortgages		12,575 72
Received for interest and dividends from all other sources.....		6,488 93
Income from all other sources, viz: rents		251 78
Aggregate amount of income received in cash		<u>\$304,276 87</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$138,957 43	
Deduct salvage, reinsurance.....	846 12	
Net amount paid for losses, (fire).....		\$138,111 31
Cash dividends actually paid.....		30,000 00
Interest paid to scrip-holders.....		21 52
Scrip redeemed in cash.....		503 00
Paid for commissions or brokerage.....		64,419 98
Salaries and other charges of officers, clerks and other employees.....		9,179 52
Paid for State, national and local taxes.....		7,057 33
All other expenditures, viz: general expenses.....		22,226 82
Aggregate amount of expenditures in cash.....		<u>\$271,519 48</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$12,812,392	\$186,190 06
Written during the year.....	21,078,657	305,988 62
Total.....	\$33,891,049	\$492,178 69
Deduct those terminated	17,412,881	232,362 09
In force December 31, 1874.....	\$16,478,168	\$259,816 59
Deduct amount reinsured.	831,818	9,457 19
Net amount in force	\$15,646,350	\$250,359 40

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$478,430 00
Premiums received.....	6,119 99
Losses paid on risks taken.....	830 50
Losses incurred in Maine.....	830 50
Amount of taxes paid to the State of Maine on premiums.....	105 78

CLAY FIRE AND MARINE INSURANCE COMPANY.

NEWPORT, KY.

INCORPORATED IN 1856. COMMENCED BUSINESS IN 1856.

D. WOLFF, *President.*E. H. MORIN, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$11,200 00
Loans on bond and mortgage, (first liens)	163,090 43
Interest due and accrued on bond and mortgage loans.....	8,300 74
Stocks and bonds owned by the company, market value.....	95,150 60
Loans secured by collaterals.....	3,870 08
Cash in the company's principal office and in bank	982 78
Interest due and accrued on stocks not included in "market value,".....	2,192 62
Interest due and accrued on collateral loans.....	49 35

Gross premiums in due course of collection.....	\$56,036 26
Bills receivable, not matured, taken for fire, marine and inland risks....	769 98
All other property belonging to the company.....	1,666 92

Aggregate of all the admitted assets of the company at their actual value \$343,309 76

UNADMITTED ASSETS.

Judgments.....	<u>\$1,317 61</u>
----------------	-------------------

III. LIABILITIES.

Losses adjusted and unpaid.....	\$12,049 75
Losses unadjusted, including all reported and supposed losses	4,921 88
Losses resisted, including interest, costs and expenses.....	6,979 77
Total gross amount of claims for losses.....	<u>\$23,951 40</u>
Deduct reinsurance and salvage claims thereon.....	4,725 51
Net amount of unpaid losses and claims	\$19,225 89
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$95,524 84
Reinsurance pro rata on fire risks running more than one year	2,290 40
Amount required to safely reinsure all outstanding risks.....	97,815 24
Due and to become due for borrowed money	7,764 49
All other demands against the company, viz: commissions and other charges	8,400 00
Total amount of liabilities, except capital stock and net surplus....	<u>\$133,205 62</u>
Capital actually paid up in cash	200,000 00
Surplus beyond capital.....	10,104 14
Aggregate of all liabilities, including stock and net surplus.....	<u>\$343,309 76</u>

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$283,147 48
Deduct reinsurance, rebate and return premiums.....	73,436 37
Net cash received for premiums, (fire).....	\$209,711 11
Bills and notes received for premiums remaining unpaid...	<u>\$769 98</u>
Received for interest on bonds and mortgages.....	9,473 20
Received for interest and dividends from all other sources.....	6,250 00
Income from all other sources, viz: rents.....	335 83
Received for calls on capital	<u>\$40,000 00</u>
Aggregate amount of income received in cash	<u>\$225,770 14</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$147,695 87	
Deduct salvage, reinsurance.....	4,372 92	
Net amount paid for losses, (fire).....		\$143,322 95
Cash dividends actually paid.....		20,000 00
Paid for commissions or brokerage.....		46,512 23
Salaries and other charges of officers, clerks and other employees.....		5,584 76
Paid for State, national and local taxes.....		8,245 73
All other expenditures, viz: general expenses.....		14,557 87
Aggregate amount of expenditures in cash.....		<u>\$238,223 64</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$10,581,316	\$182,667 96
Written during the year.....	16,618,196	283,147 48
Total.....	<u>\$27,199,512</u>	<u>\$465,815 44</u>
Deduct those terminated.....	15,331,174	264,428 98
In force December 31, 1874.....	<u>\$11,868,338</u>	<u>\$201,386 46</u>
Deduct amount reinsured.....	38,219	6,843 85
Net amount in force.....	<u>\$11,830,119</u>	<u>\$194,542 61</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$164,374 00
Premiums received.....	2,621 08
Losses paid on risks taken.....	1,750 00
Losses incurred in Maine.....	1,750 00
Amount of taxes paid to the State of Maine on premiums.....	<u>17 43</u>

COMMERCE INSURANCE COMPANY.

ALBANY, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

ADAM VAN ALLEN, *President*.B. V. DEWITT, *Secretary*.

I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$45,000 00
Stocks and bonds owned by the company, market value	311,730 00
Loans secured by collaterals	13,900 00
Cash in the company's principal office and in bank	26,334 98
Interest due and accrued on stocks not included in "market value"	888 00
Interest due and accrued on collateral loans	141 91
Gross premiums in due course of collection.....	6,486 95
All other property belonging to the company, viz : rents due.....	416 66

Aggregate of all the admitted assets of the company at their actual value.....	\$404,398 50
--	--------------

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$5,000 00
Losses resisted, including interest, costs and expenses	7,200 00
Net amount of unpaid losses and claims.....	\$12,200 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$62,530 08
Reinsurance pro rata on fire risks running more than one year	14,716 03
Amount required to safely reinsure all outstanding risks.....	77,246 11
All other demands against the company, viz : taxes, commissions, etc ...	1,578 78
Total amount of liabilities, except capital stock and net surplus.....	\$91,024 89
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.	113,373 61
Aggregate of all liabilities, including stock and net surplus.....	\$404,398 50

STOCK FIRE, FIRE-MARINE AND MARINE

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$146,305 21	
Deduct reinsurance, rebate and return premiums.....	17,662 72	
Net cash received for premiums, (fire).....		\$128,642 49
Received for interest and dividends from all sources.....		17,061 36
Income from all other sources, viz : rents.....		2,709 28
Aggregate amount of income received in cash		<u>\$148,413 13</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$62,064 18	
Deduct salvage, reinsurance.....	303 93	
Net amount paid for losses, (fire).....		\$61,760 25
Cash dividends actually paid		20,000 00
Paid for commissions or brokerage.....		18,846 38
Salaries and other charges of officers, clerks and other employees		11,618 37
Paid for State, national and local taxes.....		6,213 53
All other expenditures.....		5,719 60
Aggregate amount of expenditures in cash		<u>\$124,158 13</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$17,109,975	\$207,159 04
Written during the year.....	13,257,801	146,305 21
Total.....	\$30,367,776	\$353,464 25
Deduct those terminated.....	16,613,535	186,978 56
In force December 31, 1874.....	\$13,754,241	\$166,485 69
Deduct amount reinsured	514,333	5,738 17
Net amount in force.....	<u>\$13,239,908</u>	<u>\$160,747 52</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$290,650 00
Premiums received	3,185 87
Losses paid on risks taken.....	23 00
Losses incurred in Maine.....	23 00
Amount of taxes paid to the State of Maine on premiums.....	62 47

CONNECTICUT FIRE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

M. BENNETT, Jr., *President.*CHARLES R. BURT, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	500,000 00

II. ASSETS.

Stocks and bonds owned by the company, market value.....	\$706,447 00
Cash in the company's principal office and in bank.....	127,147 58
Gross premiums in due course of collection.....	44,000 00
Aggregate of all the admitted assets of the company at their actual value.....	\$877,594 58

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$12,000 00
Losses resisted, including interest, costs and expenses.....	5,000 00
Net amount of unpaid losses and claims.....	\$17,000 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$161,572 85
Reinsurance pro rata on fire risks running more than one year.....	12,018 25
Amount required to safely reinsure all outstanding risks.....	173,591 10
All other demands against the company, viz: commissions.....	6,800 00
Total amount of liabilities, except capital stock and net surplus....	\$197,191 10
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital.....	180,403 48
Aggregate of all liabilities, including stock and net surplus.....	\$877,594 58

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$405,523 05
Deduct reinsurance, rebate and return premiums.....	42,499 35
Net cash received for premiums, (fire).....	\$363,023 70
Received for interest and dividends from all sources.....	51,065 97
Aggregate amount of income received in cash.....	\$414,089 67

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$147,232 64	
Deduct salvage, reinsurance....	5,228 85	
Net amount paid for losses, (fire)		\$142,003 79
Cash dividends actually paid.....		60,000 00
Paid for commissions or brokerage.....		55,421 66
Salaries and other charges of officers, clerks and other employees.....		15,556 00
Paid for State, national and local taxes.....		8,780 34
All other expenditures, viz : general expenses		17,478 21
Aggregate amount of expenditures in cash		<u>\$299,240 00</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873	\$23,180,500	\$306,331 23
Written during the year.....	29,245,000	407,144 92
Total.....	<u>\$52,425,500</u>	<u>\$713,476 14</u>
Deduct those terminated.....	26,045,900	357,987 03
In force December 31, 1874.....	\$26,379,600	\$355,489 11
Deduct amount reinsured.....	1,007,200	14,052 25
Net amount in force.....	<u>\$25,372,400</u>	<u>\$341,436 86</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$380,500 00
Premiums received	5,080 92
Losses paid on risks taken	4,592 10
Losses incurred in Maine.....	1,791 60
Amount of taxes paid to the State of Maine on premiums... ..	<u>2 22</u>

CONTINENTAL INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1853.

GEORGE T. HOPE, *President.*

CYRUS PECK, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$1,000,000 00
Capital actually paid up in cash.....	<u>1,000,000 00</u>

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$694,000 00
Loans on bond and mortgage, (first liens)	588,800 00
Interest due and accrued on bond and mortgage loans.....	15,967 07
Stocks and bonds owned by the company, market value.....	767,261 00
Loans secured by collaterals	63,670 00
Cash in the company's principal office and in bank.....	337,000 36
Interest due and accrued on collateral loans.....	4,010 33
Gross premiums in due course of collection.....	125,389 71
All other property belonging to the company, viz: rents due and accrued.	<u>10,137 50</u>

Aggregate of all the admitted assets of the company at their actual value	<u>\$2,606,235 97</u>
---	-----------------------

III. LIABILITIES.

Losses adjusted and unpaid.....	\$48,426 00
Losses unadjusted, including all reported and supposed losses.....	98,402 00
Losses resisted, including interest, costs and expenses	<u>8,500 00</u>
Net amount of unpaid losses and claims.....	\$155,328 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$545,199 13
Reinsurance pro rata on fire risks running more than one year	<u>436,030 26</u>
Amount required to safely reinsure all outstanding risks.....	981,229 39
Principal unpaid on scrip ordered to be redeemed.....	26,562 00
Interest due remaining unpaid.....	13,051 84
Cash dividends to stockholders remaining unpaid.....	590 50
All other demands against the company, viz: commissions.....	<u>21,873 20</u>

Total amount of liabilities, except capital stock and net surplus.....	\$1,199,634 93
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital.....	<u>407,601 04</u>

Aggregate of all liabilities, including stock and net surplus	<u>\$2,606,235 97</u>
---	-----------------------

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$1,882,862 16
Deduct reinsurance, rebate and return premiums.....	305,166 84
Net cash received for premiums, (fire)....	\$1,677,696 32
Received for interest on bonds and mortgages.....	33,577 91
Received for interest and dividends from all other sources.....	52,140 53
Income from all other sources, vis: rents, \$36,257 95; premium on gold, \$1,899.57; total	38,157 52
Aggregate amount of income received in cash.....	<u>\$1,801,571 28</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$724,395 75
Deduct salvage, reinsurance	22,396 17
Net amount paid for losses, (fire).....	\$701,999 58
Cash dividends actually paid.....	100,543 00
Interest paid to scripholders.....	478 92
Borip redeemed in cash.....	2,352 00
Paid for commissions or brokerage.....	253,149 93
Salaries and other charges of officers, clerks and other employees.....	197,382 54
Paid for State, national and local taxes	41,059 50
All other expenditures, vis: general expenses.....	135,853 08
Aggregate amount of expenditures in cash	<u>\$1,432,718 55</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$193,293,619	\$1,582,723 31
Written during the year.....	224,594,370	1,703,213 41
Total.....	\$417,887,989	\$3,285,936 72
Deduct those terminated.....	216,429,187	1,597,216 35
In force December 31, 1874.....	\$201,458,802	\$1,688,720 37
Deduct amount reinsured.....	3,217,336	25,518 09
Net amount in force.....	<u>\$198,241,466</u>	<u>\$1,663,202 28</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$735,570 00
Premiums received.....	7,769 79
Losses paid on risks taken.....	1,504 23
Losses incurred in Maine.....	2,784 88
Amount of taxes paid to the State of Maine on premiums...	<u>125 31</u>

DWELLING HOUSE INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

ARTHUR W. HOBART, *President*.HENRY F. PERKINS, *Secretary*.

I. CAPITAL.

Capital authorized.....	\$300,000 00
Capital actually paid up in cash..	<u>300,000 00</u>

II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$152,000 00
Interest accrued on bond and mortgage loans.....	3,021 66
Stocks and bonds owned by the company, market value.....	102,715 00
Loans secured by collaterals.....	75,000 00
Amount of all other loans, viz: corporation notes.....	35,000 00
Cash in the company's principal office and in bank.....	20,942 64
Interest due and accrued on stocks not included in "market value".....	2,058 33
Interest due and accrued on collateral loans.....	1,166 66
Gross premiums in due course of collection.....	<u>687 73</u>

Aggregate of all the admitted assets of the company at their actual value.....	<u>\$392,593 02</u>
--	---------------------

III. LIABILITIES.

Losses adjusted and unpaid.....	\$4,000 00
Losses unadjusted, including all reported and supposed losses.....	<u>3,092 57</u>
Net amount of unpaid losses and claims.....	\$7,092 57
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$2,282 53
Reinsurance pro rata on fire risks running more than one year.....	<u>58,149 13</u>
Amount required to safely reinsure all outstanding risks.....	60,431 66
Total amount of liabilities, except capital stock and net surplus....	<u>\$67,524 23</u>
Capital actually paid up in cash.....	300,000 00
Surplus beyond capital.....	<u>25,067 79</u>
Aggregate of all liabilities, including stock and net surplus.....	<u>\$392,592 02</u>

IV. INCOME DURING THE YEAR.

Gross premiums received in cash	\$33,908 69
Deduct reinsurance, rebate and return premiums	2,487 71
Net cash received for premiums, (fire)	\$31,420 98
Received for interest on bonds and mortgages	9,875 00
Received for interest and dividends from all other sources	15,287 05
Income from all other sources, viz : commissions from other companies ..	536 81
Aggregate amount of income received in cash	<u>\$56,919 84</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire)	\$3,020 38
Paid for commissions or brokerage ..	3,367 89
Salaries and other charges of officers, clerks and other employees	8,600 00
Paid for State, national and local taxes	5,310 05
All other expenditures, viz : general expenses	7,656 72
Aggregate amount of expenditures in cash	<u>\$27,855 04</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873	\$5,657,989	\$60,977 12
Written during the year	3,197,172	32,172 96
Total	<u>\$8,755,161</u>	<u>\$93,150 07</u>
Deduct those terminated ..	795,475	5,693 14
In force December 31, 1874	\$7,959,686	\$87,456 93
Deduct amount reinsured	15,550	192 51
Net amount in force	<u>\$7,944,136</u>	<u>\$87,264 42</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$34,160 00
Premiums received	263 75
Amount of taxes paid to the State of Maine on premiums	<u>5 04</u>

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

PROVIDENCE, R. I.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1860.

FRED W. ARNOLD, *President.*JAS. E. TILLINGHAST, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$112,835 40
Stocks and bonds owned by the company, market value	172,850 00
Cash in the company's principal office and in bank.....	23,199 42
Gross premiums in due course of collection.....	14,095 11

Aggregate of all the admitted assets of the company, at their actual value.....	<u>\$321,979 93</u>
---	---------------------

III. LIABILITIES.

Losses adjusted and unpaid.....	\$4,037 00
Losses unadjusted, including all reported and supposed losses	2,690 00

Net amount of unpaid losses and claims.....	\$6,727 00
---	------------

Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$50,845 99
Reinsurance pro rata on fire risks running more than one year	12,845 23
Gross premiums received on all unexpired marine risks....	1,637 25

Amount required to safely reinsure all outstanding risks	65,328 46
Cash dividends to stockholders remaining unpaid.....	234 50
Due and accrued for salaries, rent and other expenses.....	1,200 00
All other demands against the company, viz: taxes and commissions....	2,500 00

Total amount of liabilities, except capital stock and net surplus....	\$75,989 96
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	45,989 97

Aggregate of all liabilities, including stock and net surplus.....	<u>\$321,979 93</u>
--	---------------------

IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross premiums received in cash.....	\$126,816 95	\$11,628 81	
Deduct reinsurance, rebate and return premiums.....	15,485 77	586 70	
Net cash received for premiums.....	<u>\$111,331 18</u>	<u>\$11,042 11</u>	\$122,373 29
Received for interest and dividends from all sources.....			14,824 68
Income from all other sources, viz: rents, \$1,000.01; miscellaneous, \$123.00; total.....			<u>1,123 01</u>
Aggregate amount of income received in cash			<u>\$138,320 98</u>

V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$47,544 24	\$7,371 43	
Deduct salvage, reinsurance.....	-	233 97	
Net amount paid for losses	<u>\$47,544 24</u>	<u>\$7,137 46</u>	\$54,681 70
Cash dividends actually paid.....			19,949 00
Paid for commissions or brokerage.....			17,533 20
Salaries and other charges of officers, clerks and other employees.....			18,338 96
Paid for State, national and local taxes			<u>3,796 81</u>
Aggregate amount of expenditures in cash			<u>\$114,399 67</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1873...	\$8,209,417	\$128,520 00	\$106,596	\$2,075 59
Written during the year.....	9,151,471	126,816 95	962,895	11,463 81
Total.....	<u>\$17,360,888</u>	<u>\$255,336 95</u>	<u>\$1,069,491</u>	<u>\$13,539 40</u>
Deduct those terminated.....	8,767,299	123,678 52	966,060	11,902 15
In force December 31, 1874...	\$8,593,589	\$131,658 43	\$103,431	\$1,637 25
Deduct amount reinsured	140,376	1,538 53	-	-
Net amount in force.....	<u>\$8,453,213</u>	<u>\$130,119 90</u>	<u>\$103,431</u>	<u>\$1,637 25</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$125,500 00
Premiums received	850 36
Amount of taxes paid to the State of Maine on premiums.....	<u>17 00</u>

FAME INSURANCE COMPANY.

PHILADELPHIA, PENN.

INCORPORATED IN 1856. COMMENCED BUSINESS IN 1856.

CHARLES RICHARDSON, *President*.WM. I. BLANCHARD, *Secretary*.

I. CAPITAL.

Capital authorized.....	\$1,000,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens)	\$126,100 00
Interest due and accrued on bond and mortgage loans	2,620 25
Stocks and bonds owned by the company, market value.....	97,262 50
Loans secured by collaterals.....	11,200 00
Cash in the company's principal office and in bank.....	17,943 26
Interest due and accrued on stocks not included in "market value,".....	1,316 67
Interest due and accrued on collateral loans	586 59
Gross premiums in due course of collection	22,596 47
All other property belonging to the company	37 50
Aggregate of all the admitted assets of the company at their actual value	\$279,663 24

UNADMITTED ASSETS.

Office furniture and fixtures.....	\$2,500 00
------------------------------------	------------

III. LIABILITIES.

Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$42,691 40
Amount required to safely reinsure all outstanding risks.....	\$42,691 40
Amount reclaimable on perpetual fire policies	23,585 73
All other demands against the company, viz: commissions.....	2,275 12
Total amount of liabilities, except capital stock and net surplus	\$68,552 25
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	11,110 99
Aggregate of all liabilities, including stock and net surplus.....	\$279,663 24

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$108,230 13
Deduct reinsurance, rebate and return premiums.....	17,572 32
Net cash received for premiums, (fire).....	\$90,657 80

Received for interest and dividends from all sources.....	\$15,635 87
Income from all other sources, viz: rents.....	450 00
Aggregate amount of income received in cash	<u>\$106,743 67</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$30,484 63
Paid for commissions or brokerage.....	18,489 48
Salaries and other charges of officers, clerks and other employees.....	8,433 26
Paid for State, national and local taxes	1,941 56
All other expenditures, viz: general expenses.....	12,431 93
Aggregate amount of expenditures in cash	<u>\$71,780 86</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
✓ In force December 31, 1873.....	\$6,502,753	\$91,225 13
Written during the year.....	6,586,384	90,657 80
Total	<u>\$13,089,137</u>	<u>\$181,883 93</u>
Deduct those terminated.....	6,705,751	98,512 19
Net amount in force	<u>\$6,383,386</u>	<u>\$93,370 74</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$224,224 00
Premiums received	2,864 18
Losses incurred in Maine.....	605 68
Amount of taxes paid to the State of Maine on premiums.....	<u>57 28</u>

FANEUIL HALL INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1872.

K. S. CHAFFEE, *President.*JOSEPH W. KINSLEY, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	<u>200,000 00</u>

II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$124,560 00
Interest accrued on bond and mortgage loans	<u>2,520 90</u>

Stocks and bonds owned by the company, market value	\$147,483 50
Loans secured by collaterals.....	39,673 80
Cash in the company's principal office and in bank.....	8,104 59
Interest due and accrued on stocks not included in "market value". ...	872 91
Gross premiums in due course of collection.....	38,828 25

Aggregate of all the admitted assets of the company, at their actual value	<u>\$362,043 95</u>
--	---------------------

III. LIABILITIES.

Losses adjusted and unpaid.....	\$10,476 26
Losses unadjusted, including all reported and supposed losses	6,150 00
Losses resisted, including interest, costs and expenses.....	180 00

Net amount of unpaid losses and claims... ..	\$16,806 26
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$89,929 30
Reinsurance pro rata on fire risks running more than one year	13,695 69

Amount required to safely reinsure all outstanding risks.....	103,624 99
Cash dividends to stockholders remaining unpaid.....	385 00
Due and accrued for salaries, rent and other expenses.....	300 00
All other demands against the company, viz : commissions.....	5,301 15

Total amount of liabilities, except capital stock and net surplus ...	\$126,417 40
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	35,626 55

Aggregate of all liabilities, including stock and net surplus.....	<u>\$362,043 95</u>
--	---------------------

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$217,932 06 ✓
Deduct reinsurance, rebate and return premiums.....	24,133 30
Net cash received for premiums, (fire).....	\$193,798 76
Received for interest and dividends, from all sources	20,482 22
Aggregate amount of income received in cash.....	<u>\$214,280 98</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$52,452 52
Cash dividends actually paid.....	9,615 00
Paid for commissions or brokerage.....	37,170 40
Salaries and other charges of officers, clerks and other employees.....	22,363 45
Paid for State, national and local taxes.....	5,840 36
Aggregate amount of expenditures in cash	<u>\$127,441 73</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force December 31, 1873.....	\$6,810,523	\$105,379 03
Written during the year.....	14,276,028	220,184 52
Total	\$21,086,551	\$325,563 55
Deduct those terminated.....	8,943,886	118,313 57
Net amount in force	\$12,142,665	\$207,249 98

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$227,075 00
Premiums received	3,967 51
Amount of taxes paid to the State of Maine on premiums.....	74 13

FIRE ASSOCIATION OF PHILADELPHIA.

PHILADELPHIA, PENN.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1820.

WILLIAM T. BUTLER, *President.*JACOB H. LEX, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	500,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$55,020 70
Loans on bond and mortgage, (first liens).....	1,520,862 05
Interest due and accrued on bond and mortgage loans.....	4,885 31
Stocks and bonds owned by the company, market value.....	1,213,608 36
Cash in bank.....	127,306 98
Interest due and accrued on stocks not included in "market value".....	4,210 00
Gross premiums in due course of collection.....	133,643 50

Aggregate of all the admitted assets of the company at their actual value.....	\$3,059,535 90
--	----------------

UNADMITTED ASSETS.

Company's own stock.....	\$76,200 00
--------------------------	-------------

III. LIABILITIES.

Losses adjusted and unpaid.....	\$16,734 52
Losses unadjusted, including all reported and supposed losses	48,000 32
Losses resisted, including interest, costs and expenses.....	5,411 13
Net amount of unpaid losses and claims.....	<u>\$69,145 97</u>
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$449,184 78
Reinsurance pro rata on fire risks running more than one year	40,348 83
Amount required to safely reinsure all outstanding risks.....	489,533 61
Amount reclaimable on perpetual fire policies.....	1,498,595 63
Cash dividends to stockholders remaining unpaid.....	1,798 14
Due and accrued for salaries, rent and other expenses.....	902 00
All other demands against the company, viz : commissions, taxes, etc....	39,023 50
Total amount of liabilities, except capital stock and net surplus.....	<u>\$2,098,998 85</u>
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital.....	460,537 05
Aggregate of all liabilities, including stock and net surplus.....	<u><u>\$3,059,535 90</u></u>

IV. INCOME DURING THE YEAR.

Gross premiums received in cash	\$1,103,425 52
Deduct reinsurance, rebate and return premiums.....	102,470 45
Net cash received for premiums, (fire).....	<u>\$1,000,955 07</u>
Received for interest on bonds and mortgages.....	89,433 92
Received for interest and dividends from all other sources.....	75,818 52
Income from all other sources.....	10,944 52
Deposit premiums received for perpetual fire risks	<u>\$96,274 32</u>
Aggregate amount of income received in cash.....	<u><u>\$1,177,152 03</u></u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$349,464 61
Cash dividends actually paid.....	118,201 86
Paid for commissions or brokerage.....	221,097 90
Salaries and other charges of officers, clerks and other employees.....	39,806 69
Paid for State, national and local taxes.....	20,573 05
All other expenditures.....	1,268 55
Aggregate amount of expenditures in cash.....	<u><u>\$750,412 66</u></u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873	\$120,498,153	\$2,340,403 77
Written during the year	67,893,415	1,117,033 38
Total	\$188,391,568	\$3,457,437 15
Deduct those terminated	58,829,731	900,900 84
In force December 31, 1874	\$129,561,837	\$2,556,536 31
Deduct amount reinsured	264,890	2,874 33
Net amount in force	\$129,296,947	\$2,553,661 98

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$675,850 00
Premiums received	11,450 40
Losses paid on risks taken	4,067 43
Losses incurred in Maine	3,660 92
Amount of taxes paid to the State of Maine on premiums	147 65

FIREMAN'S FUND INSURANCE COMPANY.

SAN FRANCISCO, CAL..

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1863.

DAVID J. STAPLES, *President.*GEORGE D. DORNIN, *Secretary.*

I. CAPITAL.

Capital authorized	\$300,000 00
Capital actually paid up in cash	300,000 00

II. ASSETS.

Real estate owned by the company, unincumbered	\$165,000 00
Loans on bond and mortgage, (first liens)	120,572 00
Interest due on bond and mortgage loans	701 42
Stocks and bonds owned by the company, market value	208,345 00
Loans secured by collaterals	60,000 00
Amount of all other loans, vis : taxes and assessments secured by mortgage	3,073 19
Cash in the company's principal office and in bank	31,806 79

Interest due and accrued on stocks not included in "market value".....	\$640 00
Gross premiums in due course of collection	49,180 66
Bills receivable, not matured, taken for fire, marine and inland risks....	22,239 75
All other property belonging to the company, viz: rents due.....	250 00
Aggregate of all the admitted assets of the company at their actual value	<u>\$661,808 81</u>

UNADMITTED ASSETS.

Office furniture	<u>\$5,661 12</u>
------------------------	-------------------

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$31,870 61
Losses resisted, including interest, costs and expenses....	2,126 25
Net amount of unpaid losses and claims.....	\$33,996 86
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$219,734 00
Reinsurance pro rata on fire risks running more than one year	8,676 00
Gross premiums received on all unexpired marine risks....	60,854 72
Amount required to safely reinsure all outstanding risks.....	289,264 72
Cash dividends to stockholders remaining unpaid.....	481 81
Marine bills payable.....	1,784 00
All other demands against the company, viz: individual accounts.....	1,677 54
Total amount of liabilities, except capital stock and net surplus....	\$327,204 93
Capital actually paid up in cash.....	300,000 00
Surplus beyond capital	34,603 88
Aggregate of all liabilities, including stock and net surplus.....	<u>\$661,808 81</u>

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross premiums received in cash.....	\$552,626 05	\$136,112 85	
Deduct reinsurance, rebate and return premiums.....	65,348 11	44,463 55	
Net cash received for premiums.....	<u>\$487,277 94</u>	<u>\$91,649 30</u>	\$578,927 24
Bills and notes received for premiums remaining unpaid...		<u>\$22,239 75</u>	
Received for interest on bonds and mortgages.....			17,067 44
Received for interest and dividends from all other sources.....			9,000 00
Income from all other sources, viz: rents, \$17,306 85; miscellaneous, \$1,395.67; total.....			<u>18,702 52</u>
Aggregate amount of income received in cash			<u>\$623,697 20</u>

V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$252,185 76	\$53,038 37	
Deduct salvage, reinsurance.....	21,833 48	3,580 83	
Net amount paid for losses.....	<u>\$230,352 28</u>	<u>\$49,457 54</u>	\$279,809 82
Cash dividends actually paid.....			63,372 17
Paid for commissions or brokerage.....			77,359 09
Salaries and other charges of officers, clerks and other employees.....			38,336 28
Paid for State, national and local taxes			11,137 34
All other expenditures, viz: general expenses.....			68,236 05
Aggregate amount of expenditures in cash.....			<u>\$538,150 75</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1873 ..	\$21,774,577	\$372,866 57	\$960,560	\$48,677 19
Written during the year.....	34,940,560	538,127 81	4,849,573	142,929 52
Total.....	<u>\$56,715,137</u>	<u>\$910,994 38</u>	<u>\$5,810,133</u>	<u>\$191,606 71</u>
Deduct those terminated.....	25,255,586	415,839 33	4,766,282	125,492 59
In force December 31, 1874...	\$31,459,551	\$495,155 05	\$1,043,851	\$66,114 12
Deduct amount reinsured.....	2,314,184	41,325 28	110,084	5,259 40
Net amount in force.....	<u>\$29,145,367</u>	<u>\$453,829 77</u>	<u>\$933,767</u>	<u>\$60,854 72</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$388,700 00
Premiums received	4,036 65
Losses paid on risks taken.....	355 00
Losses incurred in Maine	355 00
Amount of taxes paid to the State of Maine on premiums.....	<u>73 63</u>

FIRST NATIONAL FIRE INSURANCE COMPANY.

WORCESTER, MASS.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1869.

E. A. GOODNOW, *President.*GEORGE E. KENDALL, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	100,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$97,181 08
Interest accrued on bond and mortgage loans.....	1,738 84
Stocks and bonds owned by the company, market value	38,278 00
Loans secured by collaterals.....	46,750 00
Cash in the company's principal office and in bank.....	21,817 58
Interest due and accrued on stocks not included in "market value".....	192 50
Interest due and accrued on collateral loans	250 02
Gross premiums in due course of collection	11,399 64

Aggregate of all the admitted assets of the company at their actual value	\$217,607 66
---	--------------

III. LIABILITIES.

Losses adjusted and unpaid	\$4,292 32
Losses unadjusted, including all reported and supposed losses	6,000 00
Net amount of unpaid losses and claims.....	\$10,292 32
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$58,248 68
Reinsurance pro rata on fire risks running more than one year	13,038 36
Amount required to safely reinsure all outstanding risks.....	71,287 04
All other demands against the company, viz: commissions.....	1,025 96
Total amount of liabilities, except capital stock and net surplus	\$82,605 32
Capital actually paid up in cash.....	100,000 00
Surplus beyond capital.....	35,002 34

Aggregate of all liabilities, including stock and net surplus....	\$217,607 66
---	--------------

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$137,326 71
Deduct reinsurance, rebate and return premiums.....	11,314 35
Net cash received for premiums, (fire).....	\$126,112 36
Received for interest on bonds and mortgages.....	7,356 91
Received for interest and dividends from all other sources.....	5,322 46
Aggregate amount of income received in cash	<u>\$138,791 73</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire)	\$74,453 22
Cash dividends actually paid.....	8,150 00
Paid for commissions or brokerage.....	19,527 75
Salaries and other charges of officers, clerks and other employees.....	6,401 49
Paid for State, national and local taxes	1,750 49
All other expenditures.....	6,768 14
Aggregate amount of expenditures in cash.....	<u>\$117,051 09</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$7,756,479	\$141,348 54
Written during the year.....	8,208,262	137,326 71
Total	<u>\$15,966,741</u>	<u>\$278,675 25</u>
Deduct those terminated.....	7,898,310	135,329 94
In force December 31, 1874.....	\$8,068,431	\$143,345 31
Deduct amount reinsured.....	47,532	771 23
Net amount in force.....	<u>\$8,020,899</u>	<u>\$142,574 08</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Premiums received.....	\$8,292 96
Losses paid on risks taken.....	7,702 70
Losses incurred in Maine.....	7,702 70
Amount of taxes paid to the State of Maine on premiums.....	<u>11 80</u>

FRANKLIN INSURANCE COMPANY OF BOSTON.

BOSTON, MASS.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1873.

WILLIAM M. BYRNES, *President.*EDMUND B. WHITNEY, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$80,000 00
Interest due and accrued on bond and mortgage loans.....	6,018 41
Stocks and bonds owned by the company, market value.....	75,450 00
Loans secured by collaterals	81,101 50
Cash in the company's principal office and in bank	34,020 46
Interest due and accrued on stocks not included in "market value".....	1,318' 51
Interest due and accrued on collateral loans	1,406 85
Gross premiums in due course of collection.....	14,240 85
All other property belonging to the company, viz: rents due.....	2,500 00
Aggregate of all the admitted assets of the company at their actual value.....	\$296,054 58

III. LIABILITIES.

Net amount of unpaid losses and claims, (unadjusted).....	\$3,363 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$56,652 83
Reinsurance pro rata on fire risks running more than one year.....	11,282 72
Amount required to safely reinsure all outstanding risks	67,935 55
All other demands against the company, viz: commissions.....	1,060 00
Total amount of liabilities, except capital stock and net surplus	\$72,358 55
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	23,696 03
Aggregate of all liabilities, including stock and net surplus	\$296,054 58

IV. INCOME DURING THE YEAR.

Net cash received for premiums, (fire)	\$132,213 55
Received for interest on bonds and mortgages.	5,386 02
Received for interest and dividends from all other sources	9,154 89
Aggregate amount of income received in cash.....	\$146,754 46

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$68,813 35
Deduct salvage, reinsurance.....	291 43
Net amount paid for losses, (fire)	\$68,521 92
Cash dividends actually paid.....	10,000 00
Paid for commissions or brokerage.....	13,696 83
Salaries and other charges of officers, clerks and other employees.....	13,257 25
Paid for State, national and local taxes.....	2,696 70
All other expenditures, viz : general expenses	8,114 40
Aggregate amount of expenditures in cash	<u>\$116,227 10</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873	\$7,315,018	\$109,494 31
Written during the year.....	10,165,505	127,721 16
Total.....	<u>\$17,480,523</u>	<u>\$237,215 47</u>
Deduct those terminated.....	8,818,644	102,419 34
Net amount in force.....	<u>\$8,661,879</u>	<u>\$134,796 13</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$465,165 00
Premiums received	4,751 33
Losses paid on risks taken	7 70
Amount of taxes paid to the State of Maine on premiums... ..	<u>31 92</u>

FRANKLIN INSURANCE COMPANY.

WHEELING, WEST VA.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1863.

GEORGE MENDEL, *President.*JOHN BISHOP, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	<u>150,000 00</u>

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$20,000 00
Loans on bond and mortgage, (first liens)	<u>84,824 68</u>

Interest accrued on bond and mortgage loans.....	\$3,733 33
Stocks and bonds owned by the company, market value.....	125,650 00
Loans secured by collaterals.....	737 50
Cash in the company's principal office and in bank.....	15,962 54
Interest due and accrued on loans.....	2,255 93
Gross premiums in due course of collection.....	63,866 15
Bills receivable, not matured, taken for fire, marine and inland risks....	17,846 46
All other property belonging to the company.....	5,248 00
Aggregate of all the admitted assets of the company at their actual value	<u>\$340,124 59</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$18,093 58
Losses unadjusted, including all reported and supposed losses	18,222 33
Losses resisted, including interest, costs and expenses.....	21,595 51
Total gross amount of claims for losses.....	\$57,851 42
Deduct reinsurance thereon.....	2,043 66
Net amount of unpaid losses and claims	\$55,807 76
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$61,706 45
Reinsurance pro rata on fire risks running more than one year	2,969 65
Reinsurance at 50 per cent. of premiums on inland risks ..	39,358 64
Amount required to safely reinsure all outstanding risks.....	104,934 74
Cash dividends to stockholders remaining unpaid.....	55 00
Due and accrued for salaries, rent and other expenses.....	812 88
All other demands against the company, viz : commissions	1,185 17
Total amount of liabilities, except capital stock and net surplus.....	\$161,895 55
Capital actually paid up in cash	150,000 00
Surplus beyond capital.....	28,229 04
Aggregate of all liabilities, including stock and net surplus.....	<u>\$340,124 59</u>

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross premiums received in cash.....	\$254,957 67	\$106,783 44	
Deduct reinsurance, rebate and return premiums.....	37,271 07	14,358 95	
Net cash received for premiums.....	<u>\$217,686 60</u>	<u>\$92,424 49</u>	\$310,111 09
Received for interest on bonds and mortgages.....			9,681 56
Received for interest and dividends from all other sources.....			1,631 17
Income from all other sources, viz : rents, \$225.00; brokerage, \$41.30; total.....			266 30
Aggregate amount of income received in cash			<u>\$321,690 12</u>

V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$184,688 37	\$88,944 91	
Deduct salvage, reinsurance.....	9,322 79	15,678 10	
Net amount paid for losses.....	<u>\$175,365 58</u>	<u>\$73,266 81</u>	<u>\$248,632 39</u>
Cash dividends actually paid.....			20,000 00
Paid for commissions or brokerage.....			61,543 02
Salaries and other charges of officers, clerks and other employees.....			7,699 95
Paid for State, national and local taxes			5,403 71
All other expenditures, viz: general expenses.....			24,983 67
Aggregate amount of expenditures in cash.....			<u>\$368,262 74</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1873...	\$10,914,965	\$216,887 19	\$139,231	\$15,312 00
Written during the year.....	11,135,236	267,506 31	2,984,577	88,370 00
Total	<u>\$22,050,201</u>	<u>\$484,393 50</u>	<u>\$3,123,808</u>	<u>\$103,683 00</u>
Deduct those terminated.....	9,471,759	354,288 12	2,221,985	21,809 00
In force December 31, 1874 ..	<u>\$12,578,442</u>	<u>\$130,105 38</u>	<u>\$901,823</u>	<u>\$81,874 00</u>
Deduct amount reinsured.....	361,871	6,792 48	90,550	3,157 00
Net amount in force.....	<u>\$12,216,571</u>	<u>\$123,312 90</u>	<u>\$811,273</u>	<u>\$78,717 00</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$119,696 00
Premiums received.....	2,469 74
Amount of taxes paid to the State of Maine on premiums.....	<u>49 39</u>

FRANKLIN FIRE INSURANCE COMPANY.

PHILADELPHIA, PENN.

INCORPORATED IN 1829. COMMENCED BUSINESS IN 1829.

ALFRED G. BAKER, *President.*THO. M. REGER, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$400,000 00
Capital actually paid up in cash.....	400,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$110,000 00
Loans on bond and mortgage, (first liens).....	2,412,146 10
Interest due and accrued on bond and mortgage loans.....	87,323 56
Stocks and bonds owned by the company, market value.....	452,730 00
Loans secured by collaterals.....	52,150 00
Cash in the company's principal office and in bank.....	178,497 80
Interest due and accrued on stocks not included in "market value".....	900 00
Interest due and accrued on collateral loans.....	482 25
Gross premiums in due course of collection.....	64,270 85
All other property belonging to the company.....	356 25

Aggregate of all the admitted assets of the company at their actual value.....\$3,308,856 80

III. LIABILITIES.

Losses adjusted and unpaid.....	\$64,365 97
Losses unadjusted, including all reported and supposed losses.....	9,351 00
Losses resisted, including interest, costs and expenses....	8,750 00
Net amount of unpaid losses and claims.....	\$82,466 97.
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$558,778 13
Reinsurance pro rata on fire risks running more than one year.....	350,986 87
Amount required to safely reinsure all outstanding risks.....	909,765 00.
Amount reclaimable on perpetual fire policies.....	1,358,377 10.
Cash dividends to stockholders remaining unpaid.....	96 00.
Money on deposit.....	114,500 00.
All other demands against the company.....	11,950 75.
Total amount of liabilities, except capital stock and net surplus.....	\$2,477,155 82
Capital actually paid up in cash.....	400,000 00
Surplus beyond capital.....	431,700 98

Aggregate of all liabilities, including stock and net surplus.....\$3,308,856 80

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$1,324,167 21
Deduct reinsurance, rebate and return premiums.....	176,319 13
Net cash received for premiums, (fire)	\$1,147,848 08
Received for interest on bonds and mortgages	153,648 02
Received for interest and dividends from all other sources.....	18,217 57
Income from all other sources, vis: rents, \$282.08; miscellaneous, \$8,736.85; total	9,018 98
Deposit premiums received for perpetual fire risks.....	\$94,708 02
Aggregate amount of income received in cash	\$1,327,732 60

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$578,726 08
Cash dividends actually paid.....	128,288 00
Paid for commissions or brokerage.....	199,400 78
Salaries and other charges of officers, clerks and other employees.....	97,954 13
Paid for State, national and local taxes	40,920 84
All other expenditures, vis: general expenses.....	138,110 69
Deposit premiums returned on perpetual risks.....	\$61,708 09
Aggregate amount of expenditures in cash	\$1,183,400 52

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force December 31, 1873.....	\$167,063,021	\$3,161,754 74
Written during the year.....	96,339,554	1,429,398 34
Total.....	\$263,402,575	\$4,591,153 08
Deduct those terminated	98,848,764	1,539,157 78
Net amount in force	\$164,553,811	\$3,061,995 30

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$2,199,235 00
Premiums received.....	34,785 70
Losses paid on risks taken.....	18,435 59
Losses incurred in Maine.....	12,420 73
Amount of taxes paid to the State of Maine on premiums.....	271 88

GERMAN AMERICAN INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

H. OHLBERMANN, *President.*JAMES A. SILVEY, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$1,000,000 00
Capital actually paid up in cash.....	1,000,000 00

II. ASSETS.

Stocks and bonds owned by the company, market value.....	\$1,149,225 00
Loans secured by collaterals	287,300 00
Cash in the company's principal office and in bank.....	259,250 65
Interest due and accrued on stocks not included in "market value".....	466 66
Interest due and accrued on collateral loans	1,497 33
Gross premiums in due course of collection.....	69,392 19

Aggregate of all the admitted assets of the company at their actual value	\$1,867,131 83
---	----------------

III. LIABILITIES.

Losses adjusted and unpaid.....	\$13,878 17
Losses unadjusted, including all reported and supposed losses	37,168 20
Losses resisted, including interest, costs and expenses.....	13,977 68
Net amount of unpaid losses and claims.....	\$65,024 05
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$381,172 79
Reinsurance pro rata on fire risks running more than one year	86,181 27
Amount required to safely reinsure all outstanding risks.....	467,354 06
All other demands against the company, viz: commissions and other charges	12,195 31
Total amount of liabilities, except capital stock and net surplus	\$544,573 42
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital.....	322,558 41
Aggregate of all liabilities, including stock and net surplus	\$1,867,131 83

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$1,109,874 76
Deduct reinsurance, rebate and return premiums.....	128,510 78
Net cash received for premiums, (fire).....	\$981,363 98
Received for interest and dividends from all sources.....	81,603 79
Aggregate amount of income received in cash	<u>\$1,062,967 77</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$421,064 04
Deduct salvage, reinsurance.....	5,497 03
Net amount paid for losses, (fire).....	\$425,567 01
Cash dividends actually paid.....	100,000 00
Paid for commissions or brokerage.....	144,852 77
Salaries and other charges of officers, clerks and other employees.....	67,865 55
Paid for State, national and local taxes.....	23,145 00
All other expenditures, viz: general expenses.....	82,622 57
Aggregate amount of expenditures in cash	<u>\$844,052 90</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$64,367,709	\$793,485 78
Written during the year.....	100,574,875	1,112,006 53
Total.....	<u>\$164,942,584</u>	<u>\$1,905,492 31</u>
Deduct those terminated.....	89,269,490	1,004,206 89
In force December 31, 1874.....	\$75,673,094	\$901,285 42
Deduct amount reinsured.....	1,248,824	13,265 98
Net amount in force	<u>\$74,424,270</u>	<u>\$887,999 49</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$587,777 00
Premiums received	9,457 39
Losses paid on risks taken.....	2,863 11
Losses incurred in Maine.....	3,963 11
Amount of taxes paid to the State of Maine on premiums.....	<u>181 68</u>

GERMANIA FIRE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1859.

RUDOLPH GARRIGUE, *President*.HUGO SCHUMANN, *Secretary*.

I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	500,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$41,245 95
Loans on bond and mortgage, (first liens)	666,130 28
Interest due and accrued on bond and mortgage loans.....	14,690 55
Stocks and bonds owned by the company, market value.....	637,091 00
Loans secured by collaterals	29,500 00
Cash in the company's principal office and in bank.....	46,664 80
Interest due and accrued on stocks not included in "market value".....	1,136 67
Interest due and accrued on collateral loans	923 61
Gross premiums in due course of collection.....	101,156 74

Aggregate of all the admitted assets of the company at their actual value \$1,538,539 61

III. LIABILITIES.

Losses adjusted and unpaid.....	\$25,953 82
Losses unadjusted, including all reported and supposed losses.....	30,597 20
Losses resisted, including interest, costs and expenses	21,987 59
Total gross amount of claims for losses.....	\$78,538 62
Deduct reinsurance and salvage claims thereon.....	945 80
Net amount of unpaid losses and claims.....	\$77,592 72
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$438,911 71
Reinsurance pro rata on fire risks running more than one year	123,284 99
Amount required to safely reinsure all outstanding risks.....	562,196 70
Total amount of liabilities, except capital stock and net surplus	\$639,789 42
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital.....	398,750 19
Aggregate of all liabilities, including stock and net surplus	<u>\$1,538,539 61</u>

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$1,119,119 75
Deduct reinsurance, rebate and return premiums.....	81,573 02
Net cash received for premiums, (fire)....	\$1,037,546 73
Received for interest on bonds and mortgages.....	34,412 32
Received for interest and dividends from all other sources.....	33,090 60
Income from all other sources, viz: rents.....	17,123 72
Aggregate amount of income received in cash.....	<u>\$1,122,173 37</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$309,534 11
Deduct salvage, reinsurance.....	5,383 68
Net amount paid for losses, (fire).....	\$304,150 43
Cash dividends actually paid.....	50,000 00
Paid for commissions or brokerage.....	153,712 30
Salaries and other charges of officers, clerks and other employees.....	76,518 69
Paid for State, national and local taxes.....	13,108 16
All other expenditures, viz: general expenses.....	198,784 81
Aggregate amount of expenditures in cash.....	<u>\$796,274 38</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$31,139,824	\$371,463 32
Written during the year.....	101,331,334	1,119,119 75
Total.....	\$132,471,158	\$1,390,583 07
Deduct those terminated.....	88,858,133	880,798 05
In force December 31, 1874.....	\$94,113,025	\$1,109,785 02
Deduct amount reinsured.....	2,008,503	21,382 50
Net amount in force.....	<u>\$92,104,522</u>	<u>\$1,088,402 52</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$245,898 00
Premiums received.....	3,052 41
Losses paid on risks taken.....	1,611 30
Losses incurred in Maine.....	1,611 30
Amount of taxes paid to the State of Maine on premiums...	<u>28 82</u>

GIRARD FIRE AND MARINE INSURANCE COMPANY.

PHILADELPHIA, PENN.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

THOMAS CRAVEN, *President*.JAMES B. ALVORD, *Secretary*.

I. CAPITAL.

Capital authorized.....	\$300,000 00
Capital actually paid up in cash.....	300,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$193,800 00
Loans on bond and mortgage, (first liens).....	237,850 00
Interest due and accrued on bond and mortgage loans.....	5,795 00
Stocks and bonds owned by the company, market value.....	281,500 00
Loans secured by collaterals.....	12,500 00
Cash in the company's principal office and in bank.....	55,124 11
Gross premiums in due course of collection.....	43,794 81
All other property belonging to the company.....	2,900 00
Aggregate of all the admitted assets of the company at their actual value.....	<u>\$833,263 92</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$6,091 78
Losses unadjusted, including all reported and supposed losses.....	15,970 27
Net amount of unpaid losses and claims.....	<u>\$22,062 05</u>
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$188,111 65
Reinsurance pro rata on fire risks running more than one year.....	80,498 13
Amount required to safely reinsure all outstanding risks.....	268,609 78
Amount reclaimable on perpetual fire policies.....	78,743 07
Due and accrued for salaries, rent and other expenses.....	1,138 96
All other demands against the company, viz: taxes, commissions and return premiums.....	11,534 19
Total amount of liabilities, except capital stock and net surplus.....	<u>\$382,088 05</u>
Capital actually paid up in cash.....	300,000 00
Surplus beyond capital.....	151,175 87
Aggregate of all liabilities, including stock and net surplus.....	<u>\$833,263 92</u>

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$457,361 78	
Deduct reinsurance, rebate and return premiums	15,695 20	
Net cash received for premiums, (fire).....		\$441,666 58
Received for interest on bonds and mortgages.....		13,753 67
Received for interest and dividends from all other sources.....		20,188 39
Income from all other sources, vis : rents		19,453 00
Deposit premiums received for perpetual fire risks.....	\$6,413 50	
Aggregate amount of income received in cash.....		<u>\$486,061 64</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$231,303 70	
Cash dividends actually paid.....	63,000 00	
Paid for commissions or brokerage.....	75,374 60	
Salaries and other charges of officers, clerks and other employees	37,368 53	
Paid for State, national and local taxes.....	17,511 53	
All other expenditures, vis: general expenses.....	26,583 10	
Deposit premiums returned on perpetual risks.....	\$2,928 43	
Aggregate amount of expenditures in cash		<u>\$451,141 54</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$40,630,465	\$553,924 44
Written during the year.....	45,397,382	495,505 98
Total.....	\$85,927,747	\$1,049,430 30
Deduct those terminated.....	\$7,852,498	437,983 36
In force December 31, 1874.....	\$48,075,249	\$611,446 94
Deduct amount reinsured	271,075	3,619 51
Net amount in force.....	<u>\$47,804,174</u>	<u>\$607,827 43</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$1,398,948 00
Premiums received	15,069 75
Losses paid on risks taken.....	5,737 45
Amount of taxes paid to the State of Maine on premiums.....	<u>171 94</u>

GLOBE INSURANCE COMPANY.

CHICAGO, ILL.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1871.

GEORGE F. HARDING, *President*.S. P. WALKER, *Secretary*.

I. CAPITAL.

Capital authorised.....	\$1,000,000 00
Capital actually paid up in cash.....	300,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$3,000 00
Loans on bond and mortgage, (first liens).....	\$20,225 00
Interest due and accrued on bond and mortgage loans.....	20,932 36
Stocks and bonds owned by the company, market value.....	168,229 16
Loans secured by collaterals.....	25,000 00
Cash in the company's principal office and in bank.....	\$1,082 47
Interest due and accrued on collateral loans.....	2,333 33
Gross premiums in due course of collection.....	76,256 37
Bills receivable, not matured, taken for marine and inland risks	10,531 77
All other property belonging to the company.....	2,346 50

Aggregate of all the admitted assets of the company at their actual value..... \$659,936 96

III. LIABILITIES.

Losses adjusted and unpaid	\$39,518 27
Losses unadjusted, including all reported and supposed losses.....	5,300 00
Losses resisted, including interest, costs and expenses	3,050 00
Net amount of unpaid losses and claims	\$47,868 27
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$236,364 99
Reinsurance pro rata on fire risks running more than one year	7,570 54
Reinsurance at 50 per cent. of premiums on inland risks...	3,490 02
Gross premiums received on all unexpired marine risks....	1,482 00
Amount required to safely reinsure all outstanding risks.....	248,907 55
All other demands against the company, viz: commissions and other charges	11,438 45
Total amount of liabilities, except capital stock and net surplus	\$308,214 27
Capital actually paid up in cash.....	300,000 00
Surplus beyond capital.....	51,722 69
Aggregate of all liabilities, including stock and net surplus.....	\$659,936 96

IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross premiums received in cash.....	\$601,993 81	\$12,715 66	
Deduct reinsurance, rebate and return premiums.....	78,838 25	566 60	
Net cash received for premiums.....	<u>\$523,155 56</u>	<u>\$12,149 06</u>	\$535,304 62
Bills and notes received for premiums remaining unpaid...		\$10,531 77	
Received for interest on bonds and mortgages.....			16,392 75
Received for interest and dividends from all other sources.....			5,650 29
Received for calls on capital		\$146,918 76	
Aggregate amount of income received in cash			<u>\$557,347 66</u>

V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	<u>\$353,449 57</u>	<u>\$4,625 96</u>	\$358,075 53
Paid for commissions or brokerage.....			113,167 88
Salaries and other charges of officers, clerks and other employees.....			16,072 85
Paid for State, national and local taxes			9,107 71
All other expenditures, vis : general expenses.....			33,505 33
Aggregate amount of expenditures in cash.....			<u>\$529,929 30</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1878...	\$14,861,943	\$316,905 85	-	-
Written during the year	32,902,219	645,520 77	\$2,690,357	\$29,428 74
Total.....	<u>\$47,764,162</u>	<u>\$962,426 62</u>	<u>\$2,690,357</u>	<u>\$29,428 74</u>
Deduct those terminated.....	25,579,996	476,100 86	2,609,324	20,966 70
In force December 31, 1874...	\$22,184,166	\$486,325 76	\$81,033	\$8,462 04
Deduct amount reinsured.....	97,575	2,771 70	-	-
Net amount in force.....	<u>\$22,086,591</u>	<u>\$483,554 06</u>	<u>\$81,033</u>	<u>\$8,462 04</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$880,484 00
Premiums received	13,643 30
Losses paid on risks taken	8,632 44
Losses incurred in Maine	8,443 67
Amount of taxes paid to the State of Maine on premiums.....	<u>100 20</u>

GLOUCESTER FIRE INSURANCE COMPANY.

GLOUCESTER, MASS.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1870.

J. O. FRIEND, *President.*JOHN CUNNINGHAM, *Secretary.*

I. CAPITAL.

Capital actually paid up in cash.....	\$100,000 00
---------------------------------------	--------------

II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$16,867 00
Interest due and accrued on bond and mortgage loans.....	393 84
Stocks and bonds owned by the company, market value.....	108,310 00
Loans secured by collaterals.....	2,000 00
Amount of all other loans, vis : Cape Ann Isinglass Company	10,000 00
Cash in the company's principal office and in bank.....	22,055 06
Interest due and accrued on loans.....	280 12
Net premiums in due course of collection.....	6,760 55
Bills receivable, not matured, taken for fire, marine and inland risks....	4,225 50

Aggregate of all the admitted assets of the company at their actual value.....	\$170,892 07
--	--------------

UNADMITTED ASSETS.

Loan on personal security.....	\$2,000 00
Office furniture.....	500 00
Total.....	\$2,500 00

III. LIABILITIES.

Losses adjusted and unpaid.....	\$3,027 78
Losses unadjusted, including all reported and supposed losses.....	4,115 00
Losses resisted, including interest, costs and expenses.....	8,600 00
Net amount of unpaid losses and claims.....	\$15,742 78
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$31,457 01
Reinsurance pro rata on fire risks running more than one year	10,920 97
Gross premiums received on all unexpired marine risks....	3,788 70
Amount required to safely reinsure all outstanding risks	46,166 68
Cash dividends to stockholders remaining unpaid.....	263 00
Due and accrued for salaries, rent and other expenses.....	443 99
Total amount of liabilities, except capital stock and net surplus	\$82,616 45

STOCK FIRE, FIRE-MARINE AND MARINE

Capital actually paid up in cash.....	\$100,000 00
Surplus beyond capital.....	8,275 62
Aggregate of all liabilities, including stock and net surplus.....	<u>\$170,892 07</u>

IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross premiums received in cash.....	\$77,515 56	\$12,311 35	
Deduct reinsurance, rebate and return premiums.....	4,468 82	1,816 82	
Net cash received for premiums.....	<u>\$73,046 74</u>	<u>\$10,494 53</u>	\$87,441 27
Bills and notes received for premiums remaining unpaid...		\$3,660 50	
Received for interest on bonds and mortgages.....			2,053 56
Received for interest and dividends from all other sources.....			6,245 39
Income from all other sources.....			971 97
Aggregate amount of income received in cash			<u>\$96,712 19</u>

V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$43,675 70	\$4,926 95	
Deduct salvage, reinsurance.....	-	249 53	
Net amount paid for losses	<u>\$43,675 70</u>	<u>\$4,677 42</u>	\$48,353 12
Paid for commissions or brokerage.....			11,208 82
Salaries and other charges of officers, clerks and other employees.....			4,760 28
Paid for State, national and local taxes.....			1,238 54
Aggregate amount of expenditures in cash			<u>\$65,560 76</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1873...	\$3,927,649	\$71,840 60	\$165,375	\$9,629 00
Written during the year.....	4,078,084	75,382 20	316,712	9,201 94
Total.....	<u>\$8,005,733</u>	<u>\$147,222 80</u>	<u>\$482,087</u>	<u>\$18,830 94</u>
Deduct those terminated.....	3,537,891	62,466 84	408,787	15,043 24
Net amount in force.....	<u>\$4,467,842</u>	<u>\$84,755 96</u>	<u>\$73,300</u>	<u>\$3,788 70</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$383,750 00
Premiums received	7,538 35
Losses paid on risks taken.....	2,956 68
Losses incurred in Maine.....	1,273 40
Amount of taxes paid to the State of Maine on premiums.....	<u>89 77</u>

HANOVER FIRE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

BENJAMIN S. WALCOTT, *President*.I. REMSEN LANE, *Secretary*.

I. CAPITAL.

Capital authorised.....	\$400,000 00
Capital actually paid up in cash.....	400,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$12,151 12
Loans on bond and mortgage, (first liens).....	331,000 00
Interest due and accrued on bond and mortgage loans.....	2,183 95
Stocks and bonds owned by the company, market value.....	739,337 50
Loans secured by collaterals.....	93,700 00
Cash in the company's principal office and in bank.....	125,046 03
Interest due and accrued on stocks not included in "market value".....	1,010 00
Interest due and accrued on collateral loans.....	1,598 09
Gross premiums in due course of collection.....	120,933 13

Aggregate of all the admitted assets of the company at their actual value.....\$1,426,954 82

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$67,045 56
Losses resisted, including interest, costs and expenses.....	78,067 50
Total gross amount of claims for losses.....	\$85,133 06
Deduct reinsurance and salvage claims thereon.....	10,183 33
Net amount of unpaid losses and claims.....	\$74,949 73
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$416,406 45
Reinsurance pro rata on fire risks running more than one year.....	187,669 12
Amount required to safely reinsure all outstanding risks.....	604,075 57
All other demands against the company, viz: commissions and return premiums.....	18,832 91
Total amount of liabilities, except capital stock and net surplus.....	\$697,558 21
Capital actually paid up in cash.....	400,000 00
Surplus beyond capital.....	329,096 61
Aggregate of all liabilities, including stock and net surplus.....	<u>\$1,426,954 82</u>

IV. INCOME DURING THE YEAR.

Gross premiums received in cash	\$1,075,793 69	
Deduct reinsurance, rebate and return premiums.....	81,352 06	
Net cash received for premiums, (fire).....		\$994,441 63
Received for interest on bonds and mortgages.....		22,456 10
Received for interest and dividends from all other sources.....		42,551 60
Aggregate amount of income received in cash.....		<u>\$1,059,449 33</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$339,929 92	
Deduct salvage, reinsurance.....	3,366 40	
Net amount paid for losses, (fire).....		\$336,563 52
Cash dividends actually paid.....		40,000 00
Paid for commissions or brokerage.....		154,564 26
Salaries and other charges of officers, clerks and other employees.....		57,990 58
Paid for State, national and local taxes.....		16,334 51
All other expenditures, viz : general expenses.....		159,478 67
Aggregate amount of expenditures in cash.....		<u>\$763,931 54</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$79,698,081	\$937,122 80
Written during the year.....	100,122,164	1,123,416 42
Total.....	<u>\$179,820,245</u>	<u>\$2,060,538 22</u>
Deduct those terminated.....	82,619,736	861,855 75
In force December 31, 1874.....	\$97,200,509	\$1,198,682 47
Deduct amount reinsured.....	1,725,444	14,287 88
Net amount in force	<u>\$95,475,065</u>	<u>\$1,184,394 59</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$1,209,329 00
Premiums received	14,247 46
Losses paid on risks taken.....	397 30
Losses incurred in Maine.....	1,411 45
Amount of taxes paid to the State of Maine on premiums.....	277 02

HARTFORD FIRE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

GEORGE L. CHASE, *President.*J. D. BROWNE, *Secretary.*

I. CAPITAL.

Capital actually paid up in cash.....	\$1,000,000 00
---------------------------------------	----------------

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$398,175 60
Loans on bond and mortgage, (first liens)	586,750 00
Interest accrued on bond and mortgage loans.....	15,546 74
Stocks and bonds owned by the company, market value	1,169,623 81
Loans secured by collaterals.....	15,880 00
Cash in the company's principal office and in bank.....	279,912 23
Interest due and accrued on stocks not included in "market value".....	11,071 26
Interest due and accrued on collateral loans.....	657 20
Gross premiums in due course of collection	271,649 52
All other property belonging to the company.....	8,641 22
Aggregate of all the admitted assets of the company at their actual value	\$2,757,907 59

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$155,453 62
Losses resisted, including interest, costs and expenses.....	16,241 05
Net amount of unpaid losses and claims.....	\$171,694 67
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$681,728 78
Reinsurance pro rata on fire risks running more than one year	389,559 30
Amount required to safely reinsure all outstanding risks.....	1,071,288 08
Cash dividends to stockholders remaining unpaid.....	1,525 00
All other demands against the company, viz: commissions.....	29,100 00
Total amount of liabilities, except capital stock and net surplus.....	\$1,273,607 75
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital	484,299 84
Aggregate of all liabilities, including stock and net surplus.....	\$2,757,907 59

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$2,255,681 58
Deduct reinsurance, rebate and return premiums.....	156,138 89
Net cash received for premiums, (fire).....	\$2,099,542 69
Received for interest on bonds and mortgages.....	62,816 18
Received for interest and dividends from all other sources	64,140 32
Income from all other sources, viz : rents, \$8,457.42; premium on gold, \$9,063.17; total.....	17,520 59
Aggregate amount of income received in cash	<u>\$2,244,019 78</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$1,045,542 21
Cash dividends actually paid.....	173,975 00
Paid for commissions or brokerage.....	304,005 89
Salaries and other charges of officers, clerks and other employees.....	118,016 33
Paid for State, national and local taxes	41,671 69
All other expenditures, viz: general expenses.....	184,647 52
Aggregate amount of expenditures in cash.....	<u>\$1,817,858 54</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force December 31, 1873.....	\$163,828,819	\$1,999,721 69
Written during the year.....	154,170,889	2,099,542 69
Total	<u>\$307,999,708</u>	<u>\$4,099,264 38</u>
Deduct those terminated.....	160,739,166	2,151,467 86
Net amount in force	<u>\$147,260,542</u>	<u>\$1,947,796 52</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$6,980,300 00
Premiums received	77,911 36
Losses paid on risks taken.....	32,305 60
Losses incurred in Maine.....	29,965 96
Amount of taxes paid to the State of Maine on premiums.....	914 11

HOFFMAN FIRE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1864. COMMENCED BUSINESS IN 1864.

MARCUS F. HODGES, *President*.J. D. MACINTYRE, *Secretary*.

I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$158,993 00
Interest accrued on bond and mortgage loans.....	816 67
Stocks and bonds owned by the company, market value	186,819 37
Loans secured by collaterals.....	19,460 00
Cash in the company's principal office and in bank.....	21,574 43
Interest due and accrued on collateral loans	310 00
Gross premiums in due course of collection	15,639 34
Aggregate of all the admitted assets of the company at their actual value	<u>\$403,602 81</u>

III. LIABILITIES.

Losses adjusted and unpaid	\$3,320 32
Losses unadjusted, including all reported and supposed losses	7,775 00
Net amount of unpaid losses and claims.....	\$11,095 32
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$95,005 57
Reinsurance pro rata on fire risks running more than one year	5,388 12
Amount required to safely reinsure all outstanding risks.....	100,393 69
All other demands against the company, viz: commissions and return premiums	1,470 64
Total amount of liabilities, except capital stock and net surplus	\$112,959 65
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	90,643 16
Aggregate of all liabilities, including stock and net surplus.....	<u>\$403,602 81</u>

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$245,035 31	
Deduct reinsurance, rebate and return premiums.....	20,323 45	
Net cash received for premiums, (fire).....		\$224,711 86
Received for interest on bonds and mortgages.....		10,645 01
Received for interest and dividends from all other sources.....		12,229 23
Aggregate amount of income received in cash		<u>\$247,586 15</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire)	\$93,586 65
Cash dividends actually paid.....	20,000 00
Paid for commissions or brokerage.....	31,807 59
Salaries and other charges of officers, clerks and other employees.....	21,100 00
Paid for State, national and local taxes	2,729 91
All other expenditures, viz: general expenses	22,370 83
Aggregate amount of expenditures in cash.....	<u>\$191,594 98</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$17,136,916	\$203,594 40
Written during the year.....	21,445,736	249,534 65
Total	<u>\$38,584,652</u>	<u>\$453,129 05</u>
Deduct those terminated.....	21,272,242	247,824 25
In force December 31, 1874.....	<u>\$17,312,410</u>	<u>\$205,304 80</u>
Deduct amount reinsured.....	565,980	6,769 09
Net amount in force.....	<u>\$16,746,430</u>	<u>\$198,535 80</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$152,375 00
Premiums received.....	2,065 43
Losses paid on risks taken.....	355 50
Losses incurred in Maine.....	355 50
Amount of taxes paid to the State of Maine on premiums.....	<u>34 20</u>

HOME INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

CHARLES J. MARTIN, *President*.JOHN H. WASHBURN, *Secretary*.

I. CAPITAL.

Capital authorized	\$2,500,000 00
Capital actually paid up in cash.....	2,500,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens)	\$2,033,853 19
Interest due and accrued on bond and mortgage loans.....	58,183 42
Stocks and bonds owned by the company, market value	2,677,786 50
Loans secured by collaterals.....	295,900 00
Cash in bank.....	369,876 61
Interest due and accrued on stocks not included in "market value"	3,644 00
Interest due and accrued on collateral loans.....	6,649 64
Gross premiums in due course of collection.....	162,027 23
Bills receivable, not matured, taken for fire risks	5,646 34
All other property belonging to the company, viz: salvage on losses paid.	13,878 30

Aggregate of all the admitted assets of the company, at their actual value	\$5,627,445 23
--	----------------

III. LIABILITIES.

Losses adjusted and unpaid.....	\$26,613 92
Losses unadjusted, including all reported and supposed losses	224,826 90
Losses resisted, including interest, costs and expenses.....	38,093 60
Net amount of unpaid losses and claims.....	\$289,534 42
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$1,199,553 50
Reinsurance pro rata on fire risks running more than one year	751,686 28
Amount required to safely reinsure all outstanding risks.....	1,951,239 78
Cash dividends to stockholders remaining unpaid.....	1,390 00
Total amount of liabilities, except capital stock and net surplus.	\$3,243,164 20
Capital actually paid up in cash.....	2,500,000 00
Surplus beyond capital.....	885,281 03
Aggregate of all liabilities, including stock and net surplus.....	\$5,627,445 23

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$3,498,332 09
Deduct reinsurance, rebate and return premiums.....	249,018 73
Net cash received for premiums, (fire).....	\$3,249,313 37
Bills and notes received for premiums remaining unpaid...	\$5,646 34
Received for interest on bonds and mortgages.....	140,011 66
Received for interest and dividends, from all other sources.....	129,428 84
Income from all other sources, viz: rents.....	10,090 45
Aggregate amount of income received in cash.....	\$3,528,744 32

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$1,560,392 25
Deduct salvage, reinsurance.....	36,109 43
Net amount paid for losses, (fire).....	\$1,524,282 82
Cash dividends actually paid.....	249,135 00
Paid for commissions or brokerage.....	558,395 07
Salaries and other charges of officers, clerks and other employees.....	230,628 98
Paid for State, national and local taxes.....	70,813 00
All other expenditures, viz: general expenses.....	169,143 00
Aggregate amount of expenditures in cash.....	\$2,802,397 87

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force December 31, 1873.....	\$338,449,030	\$3,750,256 16
Written during the year.....	362,246,388	3,498,232 09
Total	\$700,694,418	\$7,248,488 25
Deduct those terminated.....	350,421,040	3,300,571 88
In force December 31, 1874.....	\$350,273,378	\$3,947,916 37
Deduct amount reinsured.....	2,879,400	34,477 37
Net amount in force	\$347,393,978	\$3,913,439 00

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$5,730,697 00
Premiums received	71,797 91
Losses paid on risks taken.....	26,636 50
Losses incurred in Maine.....	27,689 19
Amount of taxes paid to the State of Maine on premiums.....	903 23

HOWARD INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1825. COMMENCED BUSINESS IN 1825.

SAMUEL T. SKIDMORE, *President.*THEODORE KEELER, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	500,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$125,000 00
Loans on bond and mortgage, (first liens)	63,450 00
Interest accrued on bond and mortgage loans.....	1,353 97
Stocks and bonds owned by the company, market value.....	514,167 50
Loans secured by collaterals.....	20,900 00
Cash in the company's principal office and in bank	21,855 95
Interest due and accrued on stocks not included in "market value,"	4,191 96
Interest due and accrued on collateral loans.....	721 00
Gross premiums in due course of collection.....	15,531 32
All other property belonging to the company, viz: rents due.....	866 67
Aggregate of all the admitted assets of the company at their actual value	<u>\$768,038 32</u>

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$4,303 31
Losses resisted, including interest, costs and expenses.....	2,450 00
Net amount of unpaid losses and claims	\$6,753 31
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$102,088 53
Reinsurance pro rata on fire risks running more than one year	15,582 27
Reinsurance at 50 per cent. of premiums on inland risks ..	225 00
Amount required to safely reinsure all outstanding risks.....	117,895 80
All other demands against the company, viz : commissions	227 32
Total amount of liabilities, except capital stock and net surplus.....	<u>\$124,876 43</u>
Capital actually paid up in cash	500,000 00
Surplus beyond capital.....	143,161 89
Aggregate of all liabilities, including stock and net surplus.....	<u>\$768,038 32</u>

IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross premiums received in cash.....	\$259,357 52	\$650 00	
Deduct reinsurance, rebate and return premiums.....	19,633 44	-	
Net cash received for premiums.....	<u>\$239,724 08</u>	<u>\$650 00</u>	<u>\$240,374 08</u>
Received for interest on bonds and mortgages.....			3,664 48
Received for interest and dividends from all other sources.....			29,138 58
Income from all other sources, viz : rents			5,200 00
Aggregate amount of income received in cash			<u>\$278,377 14</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire)	\$70,188 90
Cash dividends actually paid.....	50,000 00
Paid for commissions or brokerage.....	26,173 44
Salaries and other charges of officers, clerks and other employees.....	28,870 00
Paid for State, national and local taxes	9,757 33
All other expenditures, viz : general expenses.....	17,738 00
Aggregate amount of expenditures in cash.....	<u>\$202,727 67</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1873...	\$25,275,913	\$235,511 71	\$10,000	\$750 00
Written during the year.....	31,178,219	259,357 52	11,000	650 00
Total	<u>\$56,454,132</u>	<u>\$494,869 23</u>	<u>\$21,000</u>	<u>\$1,400 00</u>
Deduct those terminated.....	30,585,334	270,444 91	15,000	950 00
In force December 31, 1874 ..	<u>\$25,868,798</u>	<u>\$224,424 32</u>	<u>\$6,000</u>	<u>\$450 00</u>
Deduct amount reinsured.....	789,700	4,633 99	-	-
Net amount in force.....	<u>\$25,079,098</u>	<u>\$219,760 33</u>	<u>\$6,000</u>	<u>\$450 00</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$173,100 00
Premiums received.....	1,688 10
Amount of taxes paid to the State of Maine on premiums.....	<u>33 76</u>

HUDSON INSURANCE COMPANY.

JERSEY CITY, N. J.

INCORPORATED IN 1842. COMMENCED BUSINESS IN 1842.

JAMES GOPSILL, *President.*JOHN F. JENNE, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$16,000 00
Loans on bond and mortgage, (first liens).....	58,500 00
Interest accrued on bond and mortgage loans.....	422 92
Stocks and bonds owned by the company, market value.....	122,334 00
Loans secured by collaterals.....	50,522 39
Cash in the company's principal office and in bank.....	34,025 29
Interest due and accrued on stocks not included in "market value".....	757 27
Gross premiums in due course of collection.....	10,648 42
Bills receivable, not matured, taken for fire risks.....	10,120 79
Aggregate of all the admitted assets of the company at their actual value.....	<u>\$303,331 08</u>

III. LIABILITIES.

Net amount of unpaid losses and claims, (unadjusted).....	\$2,000 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$52,604 13
Reinsurance pro rata on fire risks running more than one year.....	38,609 99
Amount required to safely reinsure all outstanding risks.....	91,214 12
All other demands against the company, viz: commissions.....	1,602 22
Total amount of liabilities, except capital stock and net surplus....	<u>\$94,816 34</u>
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	8,514 74
Aggregate of all liabilities, including stock and net surplus.....	<u>\$303,331 08</u>

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$168,767 92
Deduct reinsurance, rebate and return premiums.....	5,298 04
Net cash received for premiums, (fire).....	<u>\$163,469 88</u>

STOCK FIRE, FIRE-MARINE AND MARINE

Received for interest on bonds and mortgages.....	\$3,857 00
Received for interest and dividends from all other sources	4,447 55
Aggregate amount of income received in cash.....	<u>\$171,774 43</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire)	\$57,002 65
Cash dividends actually paid	21,000 00
Paid for commissions or brokerage.....	27,619 43
Salaries and other charges of officers, clerks and other employees.....	15,384 24
Paid for State, national and local taxes.....	1,441 07
All other expenditures, viz : general expenses	24,782 44
Aggregate amount of expenditures in cash	<u>\$147,229 83</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873	\$18,299,477	\$151,318 97
Written during the year	16,195,265	157,291 39
Total.....	<u>\$34,494,742</u>	<u>\$308,610 36</u>
Deduct those terminated.....	14,500,316	118,516 68
In force December 31, 1874.....	\$19,994,426	\$190,093 68
Deduct amount reinsured.....	52,750	588 10
Net amount in force.....	<u>\$19,941,676</u>	<u>\$189,505 58</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$620,895 00
Premiums received	10,446 63
Amount of taxes paid to the State of Maine on premiums... ..	<u>208 93</u>

HUMBOLDT INSURANCE COMPANY.

NEWARK, N. J.

INCORPORATED IN 1870. COMMENCED BUSINESS IN 1870.

GEORGE BROWN, *President.*J. GRISWOLD, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens)	\$246,998 00
Interest accrued on bond and mortgage loans.....	7,854 97
Stocks and bonds owned by the company, market value	9,760 00
Cash in the company's principal office and in bank.....	36,407 64
Gross premiums in due course of collection.....	25,270 42

Aggregate of all the admitted assets of the company, at their actual value.....	\$326,291 03
---	--------------

III. LIABILITIES.

Losses adjusted and unpaid.....	\$9,968 54
Losses unadjusted, including all reported and supposed losses	2,000 00
Losses resisted, including interest, costs and expenses.....	1,777 25

Net amount of unpaid losses and claims.....	\$13,745 79
Amount required to safely reinsure all outstanding risks	99,697 87
Due and accrued for salaries, rent and other expenses.....	400 00
All other demands against the company, viz: commissions.....	1,650 00

Total amount of liabilities, except capital stock and net surplus.....	\$115,493 66
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	10,797 37

Aggregate of all liabilities, including stock and net surplus.....	\$326,291 03
--	--------------

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$261,154 77
Deduct reinsurance, rebate and return premiums.....	41,155 46
Net cash received for premiums, (fire).....	\$219,999 31
Received for interest on bonds and mortgages.....	14,374 96
Income from all other sources.....	705 60
Received for calls on capital.....	\$40,000 00

Aggregate amount of income received in cash	\$235,079 87
---	--------------

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$147,718 88
Cash dividends actually paid.....	19,166 67
Paid for commissions or brokerage ...	66,189 38
Salaries and other charges of officers, clerks and other employees.....	6,800 00
Paid for State, national and local taxes.....	5,223 00
Aggregate amount of expenditures in cash.....	<u>\$245,097 93</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$9,932,932	\$151,154 09
Written during the year.....	18,143,106	265,619 38
Total	<u>\$28,076,038</u>	<u>\$416,773 45</u>
Deduct those terminated.....	15,122,847	215,770 80
In force December 31, 1874.....	\$12,953,191	\$201,002 65
Deduct amount reinsured.....	135,900	1,606 90
Net amount in force.....	<u>\$12,817,291</u>	<u>\$199,395 75</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$119,315 00
Premiums received.....	2,118 51
Losses paid on risks taken.....	<u>2,911 24</u>

INSURANCE COMPANY OF NORTH AMERICA.

PHILADELPHIA, PENN.

INCORPORATED IN 1794. COMMENCED BUSINESS IN 1794.

ARTHUR G. COFFIN, *President.*MATTHIAS MARIS, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$1,000,000 00
Capital actually paid up in cash.....	<u>1,000,000 00</u>

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$74,316 80
Loans on bond and mortgage, (first liens).....	966,690 00

Interest due on bond and mortgage loans.....	\$17,211 31
Stocks and bonds owned by the company, market value.....	2,329,250 95
Loans secured by collaterals.....	42,368 00
Cash in bank.....	462,557 33
Interest due and accrued on collateral loans.....	1,026 00
Gross premiums in due course of collection	337,186 32
Bills receivable, not matured, taken for marine and inland risks.....	424,795 47
All other property belonging to the company, viz: salvage on losses paid.	31,410 78

Aggregate of all the admitted assets of the company at their actual value..... \$4,686,812 96

III. LIABILITIES.

Losses adjusted and unpaid.....	\$22,200 00
Losses unadjusted, including all reported and supposed losses.....	215,200 00
Losses resisted, including interest, costs and expenses.....	19,600 00

Net amount of unpaid losses and claims.....	\$257,000 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$822,075 73
Reinsurance pro rata on fire risks running more than one year	555,725 10
Gross premiums received on all unexpired marine risks....	440,719 33

Amount required to safely reinsure all outstanding risks	1,818,520 16
Amount reclaimable on perpetual fire policies.....	334,752 11
Cash dividends to stockholders remaining unpaid.....	1,448 80

Total amount of liabilities, except capital stock and net surplus....	\$3,411,721 07
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital.....	1,275,091 89

Aggregate of all liabilities, including stock and net surplus..... \$4,686,812 96

IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Gross premiums received in cash.....	\$1,820,181 88	\$2,224,294 41
Deduct reinsurance, rebate and return premiums	135,367 22	354,153 79
Net cash received for premiums.....	<u>\$1,684,814 66</u>	<u>\$1,870,140 62</u>

Bills and notes received for premiums remaining unpaid... \$424,795 47

Received for interest on bonds and mortgages.....	46,547 54
Received for interest and dividends from all other sources.....	111,926 93
Deposit premiums received for perpetual fire risks	\$20,162 25
Received for increased capital.....	<u>500,000 00</u>

Aggregate amount of income received in cash \$3,713,429 75

V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$855,324 67	\$1,391,601 00	
Deduct salvage, reinsurance.....	12,523 74	155,047 96	
Net amount paid for losses	<u>\$843,400 93</u>	<u>\$1,136,553 04</u>	\$1,979,953 97
Cash dividends actually paid.....			160,051 20
Paid for commissions or brokerage.....			432,447 68
Salaries and other charges of officers, clerks and other employees.....			215,963 29
Paid for State, national and local taxes.....			90,909 23
Deposit premiums returned on perpetual risks.....		\$7,632 48	
Aggregate amount of expenditures in cash			<u>\$2,869,325 37</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1873...	\$163,194,190	\$2,736,504 57	\$12,784,880	\$412,970 37
Written during the year.....	132,299,142	1,820,706 88	169,464,250	2,210,869 54
Total	<u>\$315,493,332</u>	<u>\$4,457,211 45</u>	<u>\$182,249,130</u>	<u>\$2,623,839 91</u>
Deduct those terminated.....	131,976,857	1,782,458 20	170,761,297	2,183,120 58
Net amount in force.....	<u>\$183,516,475</u>	<u>\$2,774,753 25</u>	<u>\$11,497,833</u>	<u>\$440,719 33</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$1,262,156 00
Premiums received	20,064 52
Losses paid on risks taken.....	2,430 61
Losses incurred in Maine.....	2,430 61
Amount of taxes paid to the State of Maine on premiums.....	<u>323 01</u>

IRVING INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

MARTIN L. CROWELL, *President.*JAMES M. WILSON, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$89,700 00
Interest due and accrued on bond and mortgage loans.....	768 25
Stocks and bonds owned by the company, market value.....	189,337 50
Loans secured by collaterals.....	7,175 00
Cash in bank.....	2,324 99
Interest due and accrued on collateral loans.....	81 85
Gross premiums in due course of collection.....	14,961 92

Aggregate of all the admitted assets of the company at their actual value.....	\$304,248 61
--	--------------

III. LIABILITIES.

Losses adjusted and unpaid.....	\$7,211 34
Losses unadjusted, including all reported and supposed losses.....	7,700 00

Net amount of unpaid losses and claims.....	\$14,911 34
---	-------------

Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$62,747 58
---	-------------

Reinsurance pro rata on fire risks running more than one year.....	2,888 76
--	----------

Amount required to safely reinsure all outstanding risks.....	65,636 34
Cash dividends to stockholders remaining unpaid.....	6,245 90
Due and accrued for salaries, rent and other expenses.....	1,083 23
All other demands against the company, viz : commissions.....	1,512 44

Total amount of liabilities, except capital stock and net surplus.....	\$89,388 45
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	14,860 16

Aggregate of all liabilities, including stock and net surplus.....	\$304,248 61
--	--------------

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$144,055 64	
Deduct reinsurance, rebate and return premiums.....	8,194 74	
Net cash received for premiums, (fire)		\$135,860 90
Received for interest on bonds and mortgages		6,071 12
Received for interest and dividends from all other sources.....		10,921 36
Income from all other sources, vis : rents.....		1,100 00
Aggregate amount of income received in cash		<u>\$153,953 38</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$57,704 23	
Deduct salvage, reinsurance....	4 50	
Net amount paid for losses, (fire).....		\$57,669 73
Cash dividends actually paid.....		27,265 09
Paid for commissions or brokerage.....		19,604 29
Salaries and other charges of officers, clerks and other employees.....		14,425 00
Paid for State, national and local taxes		3,584 58
All other expenditures, vis : general expenses.....		11,799 41
Aggregate amount of expenditures in cash		<u>\$134,378 01</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$8,867,033	\$111,908 45
Written during the year.....	13,445,851	137,498 36
Total.....	<u>\$22,312,884</u>	<u>\$249,406 81</u>
Deduct those terminated	12,019,624	119,665 41
In force December 31, 1874.....	\$10,293,260	\$129,741 40
Deduct amount reinsured.....	56,666	444 56
Net amount in force	<u>\$10,236,594</u>	<u>\$129,296 84</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$89,850 00
Premiums received.....	811 97
Losses incurred in Maine.....	800 00
Amount of taxes paid to the State of Maine on premiums.....	<u>16 23</u>

KANSAS INSURANCE COMPANY.

LEAVENWORTH, KANSAS.

INCORPORATED IN 1864. COMMENCED BUSINESS IN 1864.

E. HENSLEY, *President.*ED. RUSSELL, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$5,224 00
Loans on bond and mortgage, (first liens)	138,967 05
Interest due and accrued on bond and mortgage loans	8,653 16
Stocks and bonds owned by the company, market value.....	69,215 00
Loans secured by collaterals.....	38,822 51
Cash in the company's principal office and in bank.....	23,898 33
Interest due and accrued on bonds not included in "market value".....	1,409 95
Interest due and accrued on collateral loans	1,621 58
Gross premiums in due course of collection	17,820 73
Bills receivable, not matured, taken for fire risks.....	765 00
All other property belonging to the company	1,341 78

Aggregate of all the admitted assets of the company at their actual value	\$307,674 09
---	--------------

UNADMITTED ASSETS.

Bills receivable.....	\$2,553 55
Office furniture	1,550 03
Total.....	\$4,103 58

III. LIABILITIES.

Losses adjusted and unpaid.....	\$6,031 63
Losses resisted, including interest, costs and expenses....	1,750 00
Net amount of unpaid losses and claims.....	\$7,781 63
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$68,770 07
Reinsurance pro rata on fire risks running more than one year	2,814 50

Amount required to safely reinsure all outstanding risks.....	\$71,584 57
Due and accrued for salaries, rent and other expenses.....	228 93
Due and to become due for borrowed money	5,000 00
All other demands against the company, viz: commissions.....	2,705 60
Total amount of liabilities, except capital stock and net surplus	\$87,500 73

Capital actually paid up in cash	\$200,000 00
Surplus beyond capital	20,373 36
Aggregate of all liabilities, including stock and net surplus	<u>\$307,674 09</u>

IV. INCOME DURING THE YEAR.

Gross premiums received in cash	\$181,848 78
Deduct reinsurance, rebate and return premiums	86,271 36
Net cash received for premiums, (fire)	<u>\$145,577 42</u>
Received for interest and dividends from all sources	6,197 92
Income from all other sources, vis: rents	23 00
Received for calls on capital	<u>\$22,170 00</u>
Aggregate amount of income received in cash	<u>\$151,797 34</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire)	\$83,638 39
Paid for commissions or brokerage	25,212 06
Salaries and other charges of officers, clerks and other employees	9,783 08
All other expenditures, vis: general expenses	19,242 12
Aggregate amount of expenditures in cash	<u>\$137,875 65</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873	\$3,831,613	\$77,900 09
Written during the year	8,055,783	181,848 78
Total	<u>\$11,887,396</u>	<u>\$259,748 87</u>
Deduct those terminated	5,970,796	116,182 18
In force December 31, 1874	<u>\$5,916,600</u>	<u>\$143,566 69</u>
Deduct amount reinsured	37,950	1,343 65
Net amount in force	<u>\$5,878,650</u>	<u>\$142,223 04</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$151,710 00
Premiums received	2,771 66
Losses paid on risks taken	225 00
Losses incurred in Maine	225 00
Amount of taxes paid to the State of Maine on premiums	<u>50 93</u>

MANHATTAN FIRE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

ANDREW J. SMITH, *President*.JOHN H. BEDELL, *Secretary*.

I. CAPITAL.

Capital authorized.....	\$250,000 00
Capital actually paid up in cash.....	250,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$201,098 55
Interest due and accrued on bond and mortgage loans.....	2,591 66
Stocks and bonds owned by the company, market value.....	299,500 00
Loans secured by collaterals.....	60,000 00
Cash in bank	81,216 77
Gross premiums in due course of collection.....	40,317 13
Bills receivable, not matured, taken for fire, marine and inland risks....	7,968 25
All other property belonging to the company.....	7,375 00

Aggregate of all the admitted assets of the company at their actual value	\$700,067 36
---	--------------

III. LIABILITIES.

Net amount of unpaid losses and claims, (unadjusted)	\$19,700 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$235,545 39
Reinsurance pro rata on fire risks running more than one year	3,823 93

Amount required to safely reinsure all outstanding risks.....	239,369 22
All other demands against the company, viz: commissions.....	4,056 57

Total amount of liabilities, except capital stock and net surplus	\$263,125 79
Capital actually paid up in cash.....	250,000 00
Surplus beyond capital.....	186,941 57

Aggregate of all liabilities, including stock and net surplus.....	\$700,067 36
--	--------------

IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross premiums received in cash.....	\$655,498 04	\$68,933 95	
Deduct reinsurance, rebate and return premiums.....	50,322 81	27,133 50	
Net cash received for premiums.....	\$605,175 23	\$41,800 45	\$646,975 68

Received for interest on bonds and mortgages.....	\$11,900 00
Received for interest and dividends from all other sources.....	15,100 09
Aggregate amount of income received in cash	<u>\$673,975 77</u>

V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	\$307,523 34	\$21,012 65	\$328,535 99
Cash dividends actually paid.....			25,000 00
Paid for commissions or brokerage.....			106,577 54
Salaries and other charges of officers, clerks and other employees.....			47,500 00
Paid for State, national and local taxes			12,591 00
All other expenditures, viz: general expenses.....			51,709 26
Aggregate amount of expenditures in cash.....			<u>\$571,913 79</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1873...	\$31,292,990	\$472,738 43	-	-
Written during the year.....	51,191,642	605,165 23	\$5,893,633	\$41,800 45
Total.....	\$82,484,632	\$1,077,903 66	\$5,893,633	\$41,800 45
Deduct those terminated.....	49,476,249	591,725 52	5,893,633	41,800 45
In force December 31, 1874...	\$33,008,383	\$486,178 14		
Deduct amount reinsured.....	873,490	7,300 00		
Net amount in force.....	<u>\$32,134,893</u>	<u>\$478,878 14</u>		

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$479,775 00
Premiums received	6,641 45
Losses paid on risks taken.....	2,798 13
Losses incurred in Maine	2,798 13
Amount of taxes paid to the State of Maine on premiums.....	<u>76 87</u>

MANUFACTURERS' INSURANCE COMPANY.

NEWARK, N. J.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1873.

GEORGE WILKINSON, *President*.D. S. WOOD, *Secretary*.

I. CAPITAL.

Capital authorised.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens)	\$146,864 17
Interest due and accrued on bond and mortgage loans.....	4,936 73
Stocks and bonds owned by the company, market value	44,950 00
Loans secured by collaterals.....	28,038 00
Cash in the company's principal office and in bank.....	32,097 51
Interest due and accrued on stocks not included in "market value".....	204 17
Interest due and accrued on collateral loans.....	173 85
Gross premiums in due course of collection	8,285 90
Aggregate of all the admitted assets of the company at their actual value	\$263,550 33

III. LIABILITIES.

Losses adjusted and unpaid.....	\$924 26
Losses unadjusted, including all reported and supposed losses.....	1,750 00
Net amount of unpaid losses and claims	\$2,674 26
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$34,875 70
Reinsurance pro rata on fire risks running more than one year	3,389 47
Amount required to safely reinsure all outstanding risks.....	38,265 17
Due and to become due for borrowed money.....	744 32
All other demands against the company, viz: commissions.....	1,528 33
Total amount of liabilities, except capital stock and net surplus.....	\$43,212 08
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital	20,338 25
Aggregate of all liabilities, including stock and net surplus.....	\$263,550 33

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$86,055 83	
Deduct reinsurance, rebate and return premiums.....	7,021 58	
Net cash received for premiums, (fire).....		\$79,034 25
Received for interest on bonds and mortgages.....		3,709 00
Received for interest and dividends from all other sources.....		4,598 70
Income from all other sources.....		3,500 00
Received for calls on capital.....	\$173,660 00	
Aggregate amount of income received in cash.....		<u>\$90,841 95</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$6,487 56
Paid for commissions or brokerage.....	13,426 70
Salaries and other charges of officers, clerks and other employees.....	6,114 00
Paid for State, national and local taxes.....	1,382 86
All other expenditures, viz: general expenses.....	8,763 49
Aggregate amount of expenditures in cash.....	<u>\$36,174 61</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$460,490	\$4,889 57
Written during the year.....	6,654,019	89,672 74
Total.....	<u>\$7,114,509</u>	<u>\$94,560 31</u>
Deduct those terminated.....	1,797,916	20,752 32
In force December 31, 1874.....	\$5,316,594	\$73,807 99
Deduct amount reinsured.....	155,924	2,229 32
Net amount in force.....	<u>\$5,160,670</u>	<u>\$71,578 67</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$48,900 00
Premiums received.....	1,130 68
Amount of taxes paid to the State of Maine on premiums.....	<u>22 61</u>

MANUFACTURERS' FIRE AND MARINE INSURANCE CO.

BOSTON, MASS.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1873.

SAMUEL GOULD, *President*.JAMES J. GOODRICH, *Secretary*.

I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	500,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$100,000 00
Loans on bond and mortgage, (first liens).....	74,500 00
Interest accrued on bond and mortgage loans.....	1,007 50
Stocks and bonds owned by the company, market value.....	301,230 00
Loans secured by collaterals.....	353,633 00
Amount of all other loans, viz : Cheshire Railroad Company.....	10,000 00
Cash in the company's principal office and in bank.....	165,183 82
Interest due and accrued on stocks not included in "market value".....	4,265 00
Interest due and accrued on collateral loans.....	765 21
Gross premiums in due course of collection.....	27,078 42
Bills receivable, not matured, taken for fire, marine and inland risks....	121,223 80

Aggregate of all the admitted assets of the company at their actual value..... \$1,058,886 85

UNADMITTED ASSETS.

Bills receivable.....	<u>\$41,994 69</u>
-----------------------	--------------------

III. LIABILITIES.

Net amount of unpaid losses and claims, (unadjusted).....	\$44,000 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$142,488 14
Reinsurance pro rata on fire risks running more than one year.....	62,353 21
Gross premiums received on all unexpired marine risks....	142,449 80
Amount required to safely reinsure all outstanding risks.....	\$47,291 15
Cash dividends to stockholders remaining unpaid.....	185 00
Total amount of liabilities, except capital stock and net surplus.....	<u>\$391,476 15</u>
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital.....	167,410 70

Aggregate of all liabilities, including stock and net surplus..... \$1,058,886 85

IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross premiums received in cash	\$341,544 19	\$206,804 68	
Deduct reinsurance, rebate and return premiums	36,018 65	13,662 84	
Net cash received for premiums	<u>\$305,525 54</u>	<u>\$193,141 84</u>	\$498,667 38
Received for interest on bonds and mortgages			4,769 96
Received for interest and dividends from all other sources			43,186 45
Income from all other sources, viz : rents			6,264 91
Aggregate amount of income received in cash			<u>\$552,888 70</u>

V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses	\$110,326 81	\$145,491 45	
Deduct salvage, reinsurance	-	3,075 99	
Net amount paid for losses	<u>\$110,326 81</u>	<u>\$142,415 46</u>	\$252,742 27
Cash dividends actually paid			24,815 00
Paid for commissions or brokerage			38,475 41
Salaries and other charges of officers, clerks and other employees			22,700 00
Paid for State, national and local taxes			12,508 63
All other expenditures, viz : general expenses			14,765 09
Aggregate amount of expenditures in cash			<u>\$366,006 40</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1873 ..	\$22,083,308	\$342,608 12	\$3,824,092	\$106,035 74
Written during the year	27,521,833	341,544 19	11,735,604	219,477 33
Total	<u>\$49,605,141</u>	<u>\$684,152 31</u>	<u>\$15,559,696</u>	<u>\$325,513 07</u>
Deduct those terminated	25,125,932	302,704 10	9,862,349	182,975 77
In force December 31, 1874 ..	\$24,479,209	\$381,448 21	\$5,697,347	\$142,537 30
Deduct amount reinsured	104,737	1,209 64	5,000	87 50
Net amount in force	<u>\$24,374,472</u>	<u>\$380,238 57</u>	<u>\$5,692,347</u>	<u>\$142,449 80</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$687,675 00
Premiums received	8,069 66
Losses paid on risks taken	4,129 29
Losses incurred in Maine	1,879 29
Amount of taxes paid to the State of Maine on premiums	<u>78 00</u>

MERCHANTS' INSURANCE COMPANY.

NEWARK, N. J.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.

SILAS MERCHANT, *President*.HENRY POWLES, *Secretary*.

I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$86,500 00
Loans on bond and mortgage, (first liens).....	378,405 00
Interest due and accrued on bond and mortgage loans.....	8,912 68
Stocks and bonds owned by the company, market value.....	220,300 00
Loans secured by collaterals.....	30,160 00
Cash in the company's principal office and in bank.....	28,857 46
Interest due and accrued on stocks not included in "market value".....	2,865 39
Interest due and accrued on collateral loans.....	1,217 06
Gross premiums in due course of collection.....	37,153 62
All other property belonging to the company, viz: rents due.....	1,565 00

Aggregate of all the admitted assets of the company at their actual value.....	\$795,926 21
--	--------------

III. LIABILITIES.

Losses adjusted and unpaid.....	\$3,096 38
Losses unadjusted, including all reported and supposed losses.....	17,000 00
Losses resisted, including interest, costs and expenses.....	3,500 00
Net amount of unpaid losses and claims.....	\$23,596 38
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$170,570 30
Reinsurance pro rata on fire risks running more than one year.....	31,823 65
Amount required to safely reinsure all outstanding risks.....	202,393 95
Amount reclaimable on perpetual fire policies.....	570 00
Principal unpaid on scrip ordered to be redeemed.....	3,216 00
Interest due and unpaid.....	9,869 26
All other demands against the company, viz: commissions.....	6,329 60

Total amount of liabilities, except capital stock and net surplus....	\$245,975 19
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	349,951 02

Aggregate of all liabilities, including stock and net surplus.....	\$795,926 21
--	--------------

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$402,382 78
Deduct reinsurance, rebate and return premiums	32,369 40
Net cash received for premiums, (fire).....	\$370,013 38
Received for interest on bonds and mortgages.....	23,394 56
Received for interest and dividends from all other sources.....	13,931 20
Income from all other sources, viz : rents	4,053 04
Aggregate amount of income received in cash.....	<u>\$411,392 18</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$142,938 93
Deduct salvage, reinsurance.....	3,720 14
Net amount paid for losses, (fire).....	\$139,218 79
Cash dividends actually paid	24,288 00
Interest paid to scrip-holders.....	7,010 78
Scrip redeemed in cash.....	8,567 00
Paid for commissions or brokerage.....	57,715 78
Salaries and other charges of officers, clerks and other employees	22,917 49
Paid for State, national and local taxes.....	1,091 47
All other expenditures, viz: general expenses.....	27,649 20
Aggregate amount of expenditures in cash	<u>\$288,458 51</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$31,000,876	\$347,957 14
Written during the year.....	41,352,696	430,485 99
Total.....	\$72,353,572	\$778,443 13
Deduct those terminated.....	36,351,146	381,356 74
In force December 31, 1874.....	\$36,002,426	\$397,086 39
Deduct amount reinsured	284,478	3,134 52
Net amount in force.....	<u>\$35,717,948</u>	<u>\$393,951 87</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$609,225 00
Premiums received	7,638 22
Losses paid on risks taken.....	990 26
Losses incurred in Maine.....	990 26
Amount of taxes paid to the State of Maine on premiums.....	<u>129 92</u>

MERCHANTS' INSURANCE COMPANY.

PROVIDENCE, R. I.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

WALTER PAINE, *President.*CHARLES FOSTER, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Stocks and bonds owned by the company, market value.....	\$269,881 00
Cash in the company's principal office and in bank.....	88,318 05
Interest due and accrued on stocks not included in "market value".....	5,977 32
Gross premiums in due course of collection.....	16,092 61
Aggregate of all the admitted assets of the company at their actual value.....	\$380,268 98

III. LIABILITIES.

Losses adjusted and unpaid.....	\$2,482 00
Losses unadjusted, including all reported and supposed losses.....	9,794 00
Net amount of unpaid losses and claims.....	\$12,276 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$85,147 23
Reinsurance pro rata on fire risks running more than one year.....	6,648 09
Amount required to safely reinsure all outstanding risks.....	91,795 32
All other demands against the company.....	4,023 15
Total amount of liabilities, except capital stock and net surplus.....	\$108,094 47
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	72,174 51
Aggregate of all liabilities, including stock and net surplus.....	\$380,268 98

IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross premiums received in cash.....	\$202,555 36	\$3,117 03	
Deduct reinsurance, rebate and return premiums.....	17,267 56	126 06	
Net cash received for premiums.....	\$185,287 80	\$2,990 97	\$188,278 77
Received for interest and dividends from all sources.....			21,355 38
Aggregate amount of income received in cash.....			\$209,634 15

V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$93,407 76	\$37 06	
Deduct salvage, reinsurance.....	323 28	-	
Net amount paid for losses	<u>\$93,084 48</u>	<u>\$37 06</u>	\$93,121 54
Cash dividends actually paid.....			24,006 00
Paid for commissions or brokerage.....			37,465 33
Salaries and other charges of officers, clerks and other employees.....			13,506 61
Paid for State, national and local taxes.....			<u>5,657 67</u>
Aggregate amount of expenditures in cash.....			<u>\$173,751 15</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1873..	\$12,213,844	\$193,301 69	-	-
Written during the year.....	13,540,398	202,555 36	\$705,056	\$3,117 03
Total.....	<u>\$25,754,242</u>	<u>\$395,857 05</u>	<u>\$705,056</u>	<u>\$3,117 03</u>
Deduct those terminated.....	13,878,646	215,334 75	705,056	3,117 03
Net amount in force.....	<u>\$11,875,596</u>	<u>\$180,522 30</u>		

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$750,450 00
Premiums received	12,428 99
Losses paid on risks taken.....	3,438 08
Losses incurred in Maine.....	3,438 08
Amount of taxes paid to the State of Maine on premiums.....	<u>120 09</u>

MERIDEN FIRE INSURANCE COMPANY.

MERIDEN, CONN.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1872.

L. W. CLARKE, *President*.E. B. COWLES, *Secretary*.

I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash..	200,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$6,950 00
Interest due and accrued on bond and mortgage loans.....	343 40
Stocks and bonds owned by the company, market value	157,176 00
Loans secured by collaterals	99,900 00
Cash in the company's principal office and in bank.....	31,273 44
Interest due and accrued on stocks not included in "market value".....	262 50
Interest due and accrued on collateral loans	5,010 36
Gross premiums in due course of collection.....	16,017 22
All other property belonging to the company.....	305 00
Aggregate of all the admitted assets of the company at their actual value	\$317,237 92

UNADMITTED ASSETS.

Maps, office furniture, etc.....	\$3,000 00
----------------------------------	------------

III. LIABILITIES.

Losses adjusted and unpaid.....	\$7,165 32
Losses unadjusted, including all reported and supposed losses	3,600 00
Total gross amount of claims for losses.....	\$10,765 32
Deduct reinsurance and salvage claims thereon	408 32
Net amount of unpaid losses and claims.....	\$10,357 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$60,894 40
Reinsurance pro rata on fire risks running more than one year	9,430 97
Amount required to safely reinsure all outstanding risks.....	70,325 37
Due and accrued for salaries, rent and other expenses.....	800 00
All other demands against the company, viz : commissions.....	2,700 00
Total amount of liabilities, except capital stock and net surplus.....	\$84,182 37

Capital actually paid up in cash.....	\$200,000 00
Surplus beyond capital.....	33,055 55
Aggregate of all liabilities, including stock and net surplus	<u>\$317,237 92</u>

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$175,966 99
Deduct reinsurance, rebato and return premiums.....	33,208 64
Net cash received for premiums, (fire).....	\$142,758 35
Received for interest on bonds and mortgages.....	477 56
Received for interest and dividends from all other sources	19,058 87
Aggregate amount of income received in cash	<u>\$162,294 78</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$76,570 47
Deduct salvage, reinsurance.....	9,026 82
Net amount paid for losses, (fire).....	\$67,543 65
Cash dividends actually paid.....	24,000 00
Paid for commissions or brokerage.. ..	21,600 25
Salaries and other charges of officers, clerks and other employees.....	7,884 00
Paid for State, national and local taxes.....	3,441 55
All other expenditures, viz: general expenses.....	9,289 24
Aggregate amount of expenditures in cash	<u>\$183,758 69</u>

VI. MISCELLANEOUS:

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$8,128,063	\$127,209 07
Written during the year.....	10,769,934	175,966 99
Total	\$18,897,997	\$303,176 06
Deduct those terminated.....	9,456,444	153,194 52
In force December 31, 1874.....	\$9,441,553	\$149,981 54
Deduct amount reinsured;.....	698,657	11,743 88
Net amount in force	<u>\$8,742,896</u>	<u>\$138,237 66</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$164,382 00
Premiums received	2,794 50
Losses paid on risks taken.....	635 91
Losses incurred in Maine.....	1,615 91
Amount of taxes paid to the State of Maine on premiums.....	<u>43 17</u>

NATIONAL FIRE INSURANCE-COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1871.

MARK HOWARD, *President*.JAMES NICHOLS, *Secretary*.

I. CAPITAL.

Capital authorized.....	\$1,000,000 00
Capital actually paid up in cash.....	500,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens)	\$344,200 00
Interest due and accrued on bond and mortgage loans.....	9,077 72
Stocks and bonds owned by the company, market value.....	464,820 00
Loans secured by collaterals	19,887 32
Cash in the company's principal office and in bank.....	67,063 53
Interest due and accrued on bonds not included in "market value".....	4,527 50
Interest due and accrued on collateral loans.....	629 65
Gross premiums in due course of collection.....	33,147 42

Aggregate of all the admitted assets of the company at their actual value	\$943,353 14
---	--------------

III. LIABILITIES.

Losses adjusted and unpaid.....	\$8,549 01
Losses unadjusted, including all reported and supposed losses.....	12,380 72
Losses resisted, including interest, costs and expenses	7,124 61

Net amount of unpaid losses and claims.....	\$28,054 34
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$169,311 21
Reinsurance pro rata on fire risks running more than one year	49,442 70

Amount required to safely reinsure all outstanding risks.....	218,753 91
---	------------

Total amount of liabilities, except capital stock and net surplus	\$246,808 25
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital.....	196,544 89

Aggregate of all liabilities, including stock and net surplus	\$943,353 14
---	--------------

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$426,112 09
Deduct reinsurance, rebate and return premiums.....	36,211 48
Net cash received for premiums, (fire)....	\$389,900 61

Received for interest on bonds and mortgages.....	\$27,985 34
Received for interest and dividends from all other sources.....	34,766 55
Aggregate amount of income received in cash.....	<u>\$452,652 50</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$149,516 62
Deduct salvage, reinsurance	291 44
Net amount paid for losses, (fire).....	\$149,225 18
Cash dividends actually paid.....	90,000 00
Paid for commissions or brokerage.....	58,581 28
Salaries and other charges of officers, clerks and other employees.....	25,449 99
Paid for State, national and local taxes	8,764 78
All other expenditures, viz: general expenses.....	19,709 32
Aggregate amount of expenditures in cash.....	<u>\$351,730 55</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$28,491,151	\$415,664 02
Written during the year.....	28,946,466	389,900 61
Total.....	\$57,437,617	\$805,564 63
Deduct those terminated.....	28,473,504	383,855 41
In force December 31, 1874.....	\$28,964,113	\$421,708 22
Deduct amount reinsured.....	151,743	2,033 18
Net amount in force.....	<u>\$28,812,370</u>	<u>\$419,676 04</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$689,566 00
Premiums received.....	8,352 53
Losses paid on risks taken.....	4,863 92
Losses incurred in Maine.....	5,863 92
Amount of taxes paid to the State of Maine on premiums...	<u>69 77</u>

NATIONAL FIRE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1838. COMMENCED BUSINESS IN 1838.

HENRY T. DROWNE, *President*.HENRY H. HALL, *Secretary*.

I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$2,000 00
Loans on bond and mortgage, (first liens).....	247,000 00
Interest due and accrued on bond and mortgage loans.....	4,701 67
Stocks and bonds owned by the company, market value.....	34,735 02
Loans secured by collaterals.....	37,725 00
Cash in the company's principal office and in bank.....	31,777 07
Interest due and accrued on collateral loans.....	583 05
Gross premiums in due course of collection.....	15,158 69
All other property belonging to the company.....	1,150 00
Aggregate of all the admitted assets of the company at their actual value.....	<u>\$374,830 50</u>

UNADMITTED ASSETS.

Loans on personal security.....	<u>\$3,000 00</u>
---------------------------------	-------------------

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$2,500 00
Losses resisted, including interest, costs and expenses.....	2,500 00
Net amount of unpaid losses and claims.....	\$5,000 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$69,195 63
Reinsurance pro rata on fire risks running more than one year.....	7,320 00
Amount required to safely reinsure all outstanding risks.....	76,515 63
Due and accrued for salaries, rent and other expenses.....	666 66
Total amount of liabilities, except capital stock and net surplus....	<u>\$82,182 29</u>
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	92,648 21
Aggregate of all liabilities, including stock and net surplus.....	<u>\$374,830 50</u>

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$178,598 58
Deduct reinsurance, rebate and return premiums.....	15,377 64
Net cash received for premiums, (fire).....	\$163,220 94
Received for interest on bonds and mortgages.....	12,541 34
Received for interest and dividends from all other sources.....	6,214 65
Aggregate amount of income received in cash.....	<u>\$181,976 93</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$51,043 62
Deduct salvage, reinsurance.....	1,239 06
Net amount paid for losses, (fire).....	\$49,804 56
Cash dividends actually paid.....	20,000 00
Paid for commissions or brokerage.....	21,805 49
Salaries and other charges of officers, clerks and other employees.....	14,391 59
Paid for State, national and local taxes.....	5,311 51
All other expenditures, vis: general expenses.....	21,281 19
Aggregate amount of expenditures in cash.....	<u>\$132,594 34</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$19,420,747	\$129,673 93
Written during the year.....	25,313,466	189,461 30
Total.....	\$44,734,213	\$319,135 23
Deduct those terminated.....	23,420,747	168,321 30
In force December 31, 1874.....	\$21,313,466	\$150,813 93
Deduct amount reinsured.....	264,105	1,353 79
Net amount in force.....	<u>\$21,049,361</u>	<u>\$149,460 14</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$91,450 00
Premiums received.....	833 57
Losses paid on risks taken.....	55 00
Losses incurred in Maine.....	55 00
Amount of taxes paid to the State of Maine on premiums.....	<u>16 57</u>

NEWPORT FIRE AND MARINE INSURANCE COMPANY.

NEWPORT, R. I.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1871.

J. H. DaWOLF, *President.*RESOLVED WATERMAN, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Stocks and bonds owned by the company, market value.....	\$320,920 00
Loans secured by collaterals.....	20,475 00
Cash in the company's principal office and in bank.....	38,789 05
Interest due and accrued on stocks not included in "market value,"	3,390 83
Interest due and accrued on collateral loans.....	57 98
Gross premiums in due course of collection.....	12,146 54
Bills receivable, not matured, taken for fire, marine and inland risks....	14,370 63
All other property belonging to the company.....	6,000 00
Aggregate of all the admitted assets of the company at their actual value	\$316,150 00

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$882 50
Losses resisted, including interest, costs and expenses.....	9,000 00
Net amount of unpaid losses and claims	\$9,882 50
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$31,579 87
Reinsurance pro rata on fire risks running more than one year	15,345 20
Gross premiums received on all unexpired marine risks....	21,829 00
Amount required to safely reinsure all outstanding risks.....	68,754 07
All other demands against the company, viz: commissions and return premiums	2,096 89
Total amount of liabilities, except capital stock and net surplus.....	\$60,733 46
Capital actually paid up in cash	200,000 00
Surplus beyond capital.....	25,416 54
Aggregate of all liabilities, including stock and net surplus.....	\$316,150 00

IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross premiums received in cash.....	\$93,179 54	\$132,897 35	
Deduct reinsurance, rebate and return premiums.....	16,636 14	26,479 99	
Net cash received for premiums.....	<u>\$76,543 40</u>	<u>\$106,417 36</u>	\$182,960 76
Bills and notes received for premiums remaining unpaid...		<u>\$13,570 62</u>	
Received for interest and dividends from all sources			20,030 41
Aggregate amount of income received in cash			<u>\$202,991 17</u>

V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$38,502 48	\$90,487 03	
Deduct salvage, reinsurance.....	3,189 85	10,882 40	
Net amount paid for losses.....	<u>\$35,312 63</u>	<u>\$79,604 63</u>	\$114,917 26
Cash dividends actually paid.....			41,750 00
Paid for commissions or brokerage.....			17,450 34
Salaries and other charges of officers, clerks and other employees.....			7,368 00
Paid for State, national and local taxes			3,021 83
All other expenditures.....			6,895 37
Aggregate amount of expenditures in cash.....			<u>\$191,402 80</u>

VI. MISCELLANEOUS.

	RISKS AND PREMIUMS.		<i>Marine and Inland risks.</i>	
	<i>Fire risks.</i>	<i>Premiums.</i>		<i>Premiums.</i>
In force December 31, 1873...	\$6,259,865	\$83,060 38	\$616,935	\$22,523 42
Written during the year.....	8,460,899	93,179 54	40,535,847	138,258 55
Total	\$14,720,564	\$176,239 92	\$41,152,782	\$160,781 97
Deduct those terminated.....	7,935,464	81,051 13	40,543,570	137,510 26
In force December 31, 1874 ..	\$6,785,100	\$95,188 79	\$609,212	\$23,271 71
Deduct amount reinsured.....	453,588	7,195 44	82,680	1,442 71
Net amount in force.....	<u>\$6,331,512</u>	<u>\$87,993 35</u>	<u>\$526,532</u>	<u>\$21,829 00</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$54,750 00
Premiums received.....	473 87
Amount of taxes paid to the State of Maine on premiums.....	9 10

NORTHWESTERN NATIONAL INSURANCE COMPANY.

MILWAUKEE, WIS.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1869.

ALEXANDER MITCHELL, *President.*FRANK H. WHIPP, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$1,000,000 00
Capital actually paid up in cash.....	600,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens)	\$150,000 00
Interest accrued on bond and mortgage loans.....	2,000 00
Stocks and bonds owned by the company, market value.....	520,573 75
Cash in the company's principal office and in bank.....	110,113 90
Interest due and accrued on stocks not included in "market value".....	500 00
Gross premiums in due course of collection	61,149 32
Bills receivable, not matured, taken for fire, marine and inland risks	30,719 35
All other property belonging to the company	17,925 02

Aggregate of all the admitted assets of the company at their actual value \$892,981 34

UNADMITTED ASSETS.

Office furniture	<u>\$2,500 00</u>
------------------------	-------------------

III. LIABILITIES.

Losses adjusted and unpaid.....	\$2,987 58
Losses unadjusted, including all reported and supposed losses.....	47,469 36
Losses resisted, including interest, costs and expenses....	11,600 00
Total gross amount of claims for losses.....	<u>\$52,056 94</u>
Deduct reinsurance and salvage claims thereon.....	3,000 00
Net amount of unpaid losses and claims.....	\$59,056 94
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$133,995 66
Reinsurance pro rata on fire risks running more than one year.....	21,150 84
Reinsurance at 50 per cent. of premiums on inland risks...	<u>5,386 70</u>
Amount required to safely reinsure all outstanding risks.....	100,000 20
All other demands against the company, viz: commissions.....	8,178 47
Total amount of liabilities, except capital stock and net surplus....	<u>\$337,768 61</u>

Capital actually paid up in cash.....	\$800,000 00
Surplus beyond capital.....	65,214 73
Aggregate of all liabilities, including stock and net surplus.....	<u>\$892,981 34</u>

IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross premiums received in cash	\$450,900 28	\$214,258 71	
Deduct reinsurance, rebate and return pre- miums.....	41,244 42	29,197 86	
Net cash received for premiums.....	<u>\$409,655 86</u>	<u>\$185,060 85</u>	\$594,716 71
Bills and notes received for premiums remaining unpaid...		\$26,049 73	
Received for interest on bonds and mortgages.....			2,754 90
Received for interest and dividends from all other sources.....			35,897 75
Received for increased capital.....		\$228,000 00	
Aggregate amount of income received in cash			<u>\$633,369 36</u>

V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$192,753 66	\$149,529 96	
Deduct salvage, reinsurance.. ..	-	21,572 12	
Net amount paid for losses.....	<u>\$192,753 66</u>	<u>\$127,957 84</u>	\$320,711 50
Cash dividends actually paid.....			30,000 00
Paid for commissions or brokerage.....			70,065 90
Salaries and other charges of officers, clerks and other employees.....			32,319 29
Paid for State, national and local taxes			12,066 62
All other expenditures, viz: general expenses.....			31,992 77
Aggregate amount of expenditures in cash			<u>\$497,086 08</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1873..	\$11,593,692	\$206,647 73	\$193,200	\$13,525 00
Written during the year.....	26,477,225	450,900 28	16,829,383	214,258 71
Total	<u>\$38,070,907</u>	<u>\$657,548 01</u>	<u>\$17,022,583</u>	<u>\$327,783 71</u>
Deduct those terminated.....	20,025,471	351,716 21	16,870,083	215,850 31
In force December 31, 1874..	\$18,045,436	\$305,831 80	\$152,500	\$11,933 40
Deduct amount reinsured.....	280,000	2,340 50	13,000	1,160 00
Net amount in force.....	<u>\$17,765,436</u>	<u>\$303,491 30</u>	<u>\$139,500</u>	<u>\$10,773 40</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$150,025 00
Premiums received	2,779 99
Losses paid on risks taken	3,090 25
Losses incurred in Maine.....	<u>3,090 25</u>

ORIENT INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1872.

S. C. PRESTON, *President.*GEORGE W. LESTER, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$2,000,000 00
Capital actually paid up in cash.....	<u>350,000 00</u>

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$7,740 00
Loans on bond and mortgage, (first liens)	153,167 00
Interest due and accrued on bond and mortgage loans.....	3,151 66
Stocks and bonds owned by the company, market value	365,007 00
Loans secured by collaterals.....	65,810 00
Cash in the company's principal office and in bank.....	73,721 17
Interest due and accrued on stocks not included in "market value".....	5,248 76
Interest due and accrued on collateral loans.....	2,218 56
Gross premiums in due course of collection.....	<u>43,277 43</u>

Aggregate of all the admitted assets of the company, at their actual value.....	<u>\$719,341 58</u>
---	---------------------

III. LIABILITIES.

Net amount of unpaid losses and claims.....	\$17,925 16
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$155,152 90
Reinsurance pro rata on fire risks running more than one year	<u>35,007 68</u>
Amount required to safely reinsure all outstanding risks.....	<u>190,160 58</u>
Total amount of liabilities, except capital stock and net surplus.....	\$208,085 74

STOCK FIRE, FIRE-MARINE AND MARINE

Capital actually paid up in cash.....	\$350,000 00
Surplus beyond capital.....	161,255 84
Aggregate of all liabilities, including stock and net surplus.....	<u>\$719,341 58</u>

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$386,359 40
Deduct reinsurance, rebate and return premiums.....	37,134 24
Net cash received for premiums, (fire)	\$349,225 16
Received for interest on bonds and mortgages.....	18,114 26
Received for interest and dividends, from all other sources	31,889 00
Aggregate amount of income received in cash.....	<u>\$399,228 42</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$183,572 65
Cash dividends actually paid.....	52,500 00
Paid for commissions or brokerage.....	53,748 97
Salaries and other charges of officers, clerks and other employees.....	21,072 22
Paid for State, national and local taxes.....	8,873 79
All other expenditures, viz: general expenses.....	22,163 96
Aggregate amount of expenditures in cash.....	<u>\$341,931 59</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force December 31, 1873.....	\$26,121,723	\$415,723 43
Written during the year.....	26,867,095	386,359 40
Total	\$52,988,818	\$802,082 82
Deduct those terminated and reinsured.....	27,750,649	422,345 12
Net amount in force	<u>\$25,238,169</u>	<u>\$379,737 70</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$691,285 00
Premiums received	8,902 60
Losses paid on risks taken.....	4,148 15
Losses incurred in Maine.....	3,048 15
Amount of taxes paid to the State of Maine on premiums.....	95 09

PENN FIRE INSURANCE COMPANY.
PHILADELPHIA, PENN.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

THOS. F. BLAKEMORE, *President.*

I. R. WARNER, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$17,400 00
Loans on bond and mortgage, (first liens).....	159,687 49
Interest accrued on bond and mortgage loans.....	6,441 84
Stocks and bonds owned by the company, market value.....	120,370 62
Loans secured by collaterals.....	20,864 63
Cash in the company's principal office and in bank.....	22,572 19
Interest due and accrued on collateral loans.....	626 39
Gross premiums in due course of collection.....	64,517 30

Aggregate of all the admitted assets of the company at their actual value.....	\$412,480 46
--	--------------

UNADMITTED ASSETS.

Loan on personal security.....	\$200 00
--------------------------------	----------

III. LIABILITIES.

Losses adjusted and unpaid.....	\$10,528 00
Losses unadjusted, including all reported and supposed losses.....	18,353 00
Net amount of unpaid losses and claims.....	\$28,881 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$146,644 85
Reinsurance pro rata on fire risks running more than one year.....	8,171 87
Amount required to safely reinsure all outstanding risks.....	154,816 72
Amount reclaimable on perpetual fire policies.....	95 00
All other demands against the company, viz: commissions.....	14,966 60
Total amount of liabilities, except capital stock and net surplus....	\$198,759 32
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	13,721 14
Aggregate of all liabilities, including stock and net surplus.....	\$412,480 46

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$442,119 39	
Deduct reinsurance, rebate and return premiums.....	97,968 81	
Net cash received for premiums, (fire)		\$344,150 58
Received for interest on bonds and mortgages.....		6,741 06
Received for interest and dividends from all other sources		6,270 56
Aggregate amount of income received in cash.....		<u>\$357,162 19</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire)	\$323,472 28
Cash dividends actually paid.....	12,653 33
Paid for commissions or brokerage.....	87,975 26
Salaries and other charges of officers, clerks and other employees.....	14,886 92
Paid for State, national and local taxes.....	11,942 10
All other expenditures, viz : general expenses	26,689 21
Aggregate amount of expenditures in cash	<u>\$377,619 10</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force December 31, 1873	\$15,171,586	\$325,861 09
Written during the year	21,580,842	336,406 93
Total.....	<u>\$36,752,428</u>	<u>\$662,268 02</u>
Deduct those terminated.....	17,074,218	341,296 73
In force December 31, 1874.....	\$19,678,210	\$320,971 29
Deduct amount reinsured.....	699,203	14,061 81
Net amount in force.....	<u>\$18,979,007</u>	<u>\$306,909 48</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$191,320 00
Premiums received	2,719 58
Losses paid on risks taken	966 62
Amount of taxes paid to the State of Maine on premiums... ..	<u>35 06</u>

PENNSYLVANIA FIRE INSURANCE COMPANY.

PHILADELPHIA, PENN.

INCORPORATED IN 1825. COMMENCED BUSINESS IN 1825.

JOHN DEVEREUX, *President.*WILLIAM G. CROWELL, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$400,000 00
Capital actually paid up in cash.....	400,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$60,000 00
Loans on bond and mortgage, (first liens).....	462,257 00
Interest due and accrued on bond and mortgage loans.....	6,981 89
Stocks and bonds owned by the company, market value.....	693,633 00
Loans secured by collaterals.....	98,500 00
Cash in the company's principal office and in bank.....	187,504 89
Interest due and accrued on collateral loans.....	106 00
Gross premiums in due course of collection.....	70,131 25

Aggregate of all the admitted assets of the company at their actual value \$1,579,114 03

III. LIABILITIES.

Losses adjusted and unpaid.....	\$26,184 00
Losses resisted, including interest, costs and expenses.....	20,619 00
Net amount of unpaid losses and claims.....	\$46,803 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$295,859 28
Reinsurance pro rata on fire risks running more than one year.....	102,718 52
Amount required to safely reinsure all outstanding risks.....	398,577 80
Amount reclaimable on perpetual fire policies.....	379,156 95
All other demands against the company, vis: commissions.....	15,125 00
Total amount of liabilities, except capital stock and net surplus....	\$839,662 75
Capital actually paid up in cash.....	400,000 00
Surplus beyond capital.....	339,451 28

Aggregate of all liabilities, including stock and net surplus..... \$1,579,114 03

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$741,707 68
Deduct reinsurance, rebate and return premiums.....	64,371 68
Net cash received for premiums, (fire).....	\$677,336 10

Received for interest on bonds and mortgages	\$27,735 42
Received for interest and dividends from all other sources	37,531 69
Income from all other sources, vis: rents, \$250.00; miscellaneous, \$127.00; total.	377 00
Deposit premiums received for perpetual fire risks	\$13,631 13
Balance assessment on capital	2,750 00
	<hr/>
Aggregate amount of income received in cash	\$742,980 21
	<hr/>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$322,798 52
Deduct salvage, reinsurance	159 04
	<hr/>
Net amount paid for losses, (fire)	\$322,634 48
Paid for commissions or brokerage	94,750 15
Salaries and other charges of officers, clerks and other employees	79,461 59
Paid for State, national and local taxes	17,196 96
Deposit premiums returned on perpetual risks	\$12,054 80
	<hr/>
Aggregate amount of expenditures in cash	\$514,032 20
	<hr/>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force December 31, 1873	\$47,887,782	\$746,443 16
Written during the year	53,252,427	741,707 08
	<hr/>	<hr/>
Total	\$101,140,209	\$1,488,150 84
Deduct those terminated	51,080,764	721,520 03
	<hr/>	<hr/>
In force December 31, 1874	\$50,059,445	\$766,630 81
Deduct amount reinsured	523,804	4,938 80
	<hr/>	<hr/>
Net amount in force	\$49,735,641	\$761,692 01
	<hr/>	<hr/>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$1,215,689 00
Premiums received	22,216 58
Losses paid on risks taken	11,516 46
Losses incurred in Maine	13,516 46
Amount of taxes paid to the State of Maine on premiums	173 72
	<hr/>

PEOPLE'S INSURANCE COMPANY.

NEWARK, N. J.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1867.

JOHN M. RANDALL, *President.*I. H. LINDSLEY, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$1,000,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$71,913 32
Loans on bond and mortgage, (first liens)	151,950 00
Interest due and accrued on bond and mortgage loans.....	5,416 00
Stocks and bonds owned by the company, market value	9,000 00
Loans secured by collaterals.....	82,000 00
Cash in the company's principal office and in bank.....	40,765 62
Interest due and accrued on collateral loans.....	4,568 58
Gross premiums in due course of collection.....	35,332 31
All other property belonging to the company, viz: rents due.....	1,500 00

Aggregate of all the admitted assets of the company, at their actual value.....	\$402,345 83
---	--------------

UNADMITTED ASSETS.

Office furniture.....	\$2,435 80
-----------------------	------------

III. LIABILITIES.

Losses adjusted and unpaid.....	\$15,786 59
Losses unadjusted, including all reported and supposed losses	5,900 00
Losses resisted, including interest, costs and expenses	1,800 00
Net amount of unpaid losses and claims.....	\$23,486 59
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$128,114 84
Reinsurance pro rata on fire risks running more than one year	6,312 53
Amount required to safely reinsure all outstanding risks	134,427 37
All other demands against the company.....	3,150 00
Total amount of liabilities, except capital stock and net surplus.....	\$161,083 96
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	41,281 87
Aggregate of all liabilities, including stock and net surplus.....	\$402,345 83

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$332,217 38	
Deduct reinsurance, rebate and return premiums.....	33,744 69	
Net cash received for premiums, (fire).....		\$298,472 69
Received for interest on bonds and mortgages.....		9,914 08
Received for interest and dividends from all other sources.....		5,716 47
Income from all other sources, viz : rents.....		5,262 73
Aggregate amount of income received in cash.....		<u>\$319,365 97</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$168,099 67	
Deduct salvage, reinsurance.....	3,665 87	
Net amount paid for losses, (fire).....		\$164,433 80
Cash dividends actually paid.....		29,000 00
Scrap redeemed in cash.....		6,557 55
Paid for commissions or brokerage ...		52,203 61
Salaries and other charges of officers, clerks and other employees.....		12,534 57
Paid for State, national and local taxes.....		8,633 89
All other expenditures, viz : general expenses.....		20,492 92
Aggregate amount of expenditures in cash.....		<u>\$292,856 34</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$14,215,973	\$179,899 05
Written during the year.....	23,613,230	337,994 76
Total	<u>\$37,829,203</u>	<u>\$517,893 81</u>
Deduct those terminated.....	19,393,499	248,638 76
In force December 31, 1874.....	<u>\$18,435,704</u>	<u>\$269,355 05</u>
Deduct amount reinsured.....	163,133	1,735 07
Net amount in force.....	<u>\$18,272,571</u>	<u>\$267,619 98</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$221,484 00
Premiums received.....	3,057 85
Losses incurred in Maine.....	1,950 00
Amount of taxes paid to the State of Maine on premiums.....	<u>60 15</u>

PHENIX INSURANCE COMPANY.

BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

STEPHEN CROWELL, *President.*PHILANDER SHAW, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$1,000,000 00
Capital actually paid up in cash.....	<u>1,000,000 00</u>

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$225,000 00
Loans on bond and mortgage, (first liens).....	334,175 00
Interest due and accrued on bond and mortgage loans.....	8,527 00
Stocks and bonds owned by the company, market value.....	1,199,402 68
Loans secured by collaterals.....	130,800 00
Cash in the company's principal office and in bank.....	158,855 10
Interest due and accrued on stock not included in "market value".....	4,054 15
Interest due and accrued on collateral loans.....	2,544 21
Gross premiums in due course of collection.....	32,984 78
Bills receivable, not matured, taken for fire, marine and inland risks....	29,665 63
All other property belonging to the company, viz: salvage, rents, etc....	<u>57,947 57</u>

Aggregate of all the admitted assets of the company at their actual value.....	<u>\$2,183,956 12</u>
--	-----------------------

III. LIABILITIES.

Losses adjusted and unpaid	\$4,501 92
Losses unadjusted, including all reported and supposed losses	41,282 02
Losses resisted, including interest, costs and expenses.....	<u>8,400 00</u>
Net amount of unpaid losses and claims.....	\$54,183 94
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$443,600 17
Reinsurance pro rata on fire risks running more than one year	128,976 12
Reinsurance at 50 per cent. of premiums on inland risks...	9,247 33
Gross premiums received on all unexpired marine risks....	<u>6,225 36</u>
Amount required to safely reinsure all outstanding risks.....	588,048 96
Due and accrued for salaries, rent and other expenses.....	1,883 23
All other demands against the company, viz: commissions and return premiums	<u>3,617 67</u>
Total amount of liabilities, except capital stock and net surplus.....	\$647,733 92

Capital actually paid up in cash.....	\$1,000,000 00
Surplus beyond capital.....	536,222 20
Aggregate of all liabilities, including stock and net surplus.....	<u>\$2,183,956 12</u>

IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross premiums received in cash.....	\$1,418,953 79	\$391,241 58	
Deduct reinsurance, rebate and return pre- miums.....	135,139 02	130,308 60	
Net cash received for premiums.....	<u>\$1,283,713 77</u>	<u>\$261,032 93</u>	\$1,544,746 70
Bills and notes received for premiums remaining unpaid...		\$29,665 63	
Received for interest on bonds and mortgages.....			22,690 68
Received for interest and dividends from all other sources.....			50,730 36
Income from all other sources, viz: rent, \$5,727.64; miscellaneous, \$6,980.92; total			<u>12,708 56</u>
Aggregate amount of income received in cash.....			<u>\$1,630,876 30</u>

V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$485,232 58	\$319,344 34	
Deduct salvage, reinsurance.....	-	77,677 57	
Net amount paid for losses.....	<u>\$485,232 58</u>	<u>\$241,666 77</u>	\$726,899 35
Cash dividends actually paid.....			100,000 00
Paid for commissions or brokerage.....			205,800 81
Salaries and other charges of officers, clerks and other employees.....			123,390 70
Paid for State, national and local taxes.....			26,560 24
All other expenditures, viz: general expenses.....			<u>119,912 27</u>
Aggregate amount of expenditures in cash.....			<u>\$1,302,563 27</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1873 ..	\$103,053,013	\$1,059,422 98	\$4,044,073	\$93,951 87
Written during the year.....	127,898,415	1,407,348 43	19,840,967	242,264 96
Total.....	\$240,941,428	\$2,466,771 41	\$23,885,040	\$336,216 83
Deduct those terminated	134,842,757	1,359,416 60	23,397,574	\$11,496 81
In force December 31, 1874..	\$106,098,671	\$1,103,354 81	\$497,466	\$24,720 02
Deduct amount reinsured.....	956,250	12,198 10	-	-
Net amount in force.....	<u>\$105,142,421</u>	<u>\$1,091,166 71</u>	<u>\$497,466</u>	<u>\$24,720 02</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks taken.....	\$1,241,236 00	\$46,911 00	\$1,288,147 00
Premiums received.....	18,422 80	333 50	18,756 30
Losses paid on risks taken.....	8,534 21	-	8,534 21
Losses incurred in Maine.....	8,534 21	-	8,534 21
Amount of taxes paid to the State of Maine on premiums.....			204 44

PHOENIX INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1834. COMMENCED BUSINESS IN 1854.

HENRY KELLOGG, *President.*D. W. C. SKILTON, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$2,100,000 00
Capital actually paid up in cash.....	600,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$153,716 63
Loans on bond and mortgage, (first liens).....	1,000 00
Interest due and accrued on bond and mortgage loans.....	46 66
Stocks and bonds owned by the company, market value.....	1,300,643 86
Cash in the company's principal office and in bank.....	236,845 10
Interest due and accrued on deposits.....	991 34
Gross premiums in due course of collection.....	208,345 23

Aggregate of all the admitted assets of the company at their actual value.....\$1,901,588 82

III. LIABILITIES.

Losses adjusted and unpaid.....	\$21,750 31
Losses unadjusted, including all reported and supposed losses.....	67,343 49
Losses resisted, including interest, costs and expenses.....	9,309 00
Net amount of unpaid losses and claims.....	\$98,401 79

Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$579,451 09
Reinsurance pro rata on fire risks running more than one year	293,659 58
Amount required to safely reinsure all outstanding risks.....	\$873,111 67
All other demands against the company, viz : commissions.....	49,286 00
Total amount of liabilities, except capital stock and net surplus.....	\$1,020,799 46
Capital actually paid up in cash.....	600,000 00
Surplus beyond capital.....	280,789 36
Aggregate of all liabilities, including stock and net surplus	<u>\$1,901,588 82</u>

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$1,599,753 80
Deduct reinsurance, rebate and return premiums.....	87,039 78
Net cash received for premiums, (fire).....	\$1,512,714 02
Received for interest on bonds and mortgages.....	3,020 91
Received for interest and dividends from all other sources	85,237 10
Income from all other sources, viz : rents.....	991 65
Aggregate amount of income received in cash	<u>\$1,601,963 68</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$760,255 96
Cash dividends actually paid.....	150,000 00
Paid for commissions or brokerage.. ..	224,634 58
Salaries and other charges of officers, clerks and other employees.....	56,897 70
Paid for State, national and local taxes.....	40,640 75
All other expenditures, viz : general expenses.....	114,730 23
Aggregate amount of expenditures in cash	<u>\$1,347,159 21</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$113,433,887	\$1,560,099 03
Written during the year.....	106,367,675	1,512,714 02
Total	<u>\$218,801,562</u>	<u>\$3,072,813 04</u>
Deduct those terminated.....	98,847,973	1,424,476 21
Net amount in force	<u>\$119,953,589</u>	<u>\$1,648,336 83</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$1,942,766 00
Premiums received	23,810 81
Losses paid on risks taken.....	7,962 07
Losses incurred in Maine.....	9,780 39
Amount of taxes paid to the State of Maine on premiums.....	316 97

PLANTERS' INSURANCE COMPANY.

MEMPHIS, TENN.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1869.

D. T. PORTER, *President*.W. A. GOODMAN, *Secretary*.

I. CAPITAL.

Capital authorised.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$71,804 81
Loans on bond and mortgage, (first liens).....	81,500 00
Interest due and accrued on bond and mortgage loans.....	5,200 00
Stocks and bonds owned by the company, market value.....	22,256 25
Loans secured by collaterals.....	78,742 15
Cash in the company's principal office and in bank ...	25,055 27
Net premiums in due course of collection.....	19,142 38
Bills receivable, not matured, taken for fire, marine and inland risks....	735 95
All other property belonging to the company, viz: salvage, rents, etc....	1,775 64

Aggregate of all the admitted assets of the company at their actual valde	\$306,212 42
--	--------------

III. LIABILITIES.

Losses adjusted and unpaid	\$8,444 53
Losses unadjusted, including all reported and supposed losses	6,487 75
Losses resisted, including interest, costs and expenses.....	1,977 23
Total gross amount of claims for losses.....	\$16,909 51
Deduct salvage claims thereon	1,250 00
Net amount of unpaid losses and claims.....	\$15,659 51
Reinsurance at 50 per cent. of premiums on fire risks run- ning one year or less.....	\$82,336 87
Reinsurance pro rata on fire risks running more than one year	6,598 41
Amount required to safely reinsure all outstanding risks.....	88,935 28
Total amount of liabilities, except capital stock and net surplus	\$104,594 79
Capital actually paid up in cash	200,000 00
Surplus beyond capital.....	1,617 63
Aggregate of all liabilities, including stock and net surplus.....	\$306,212 42

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross premiums received in cash.....	\$246,852 45	\$16,120 09	
Deduct reinsurance, rebate and return pre- miums.....	51,669 37	2,404 20	
Net cash received for premiums.....	\$195,183 08	\$13,715 89	\$208,898 97
Bills and notes received for premiums remaining unpaid...		\$19,878 30	
Received for interest on bonds and mortgages.....			1,555 90
Received for interest and dividends from all other sources.....			7,819 94
Income from all other sources, viz: rents.....			6,271 82
Aggregate amount of income received in cash			\$224,546 63

V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$124,628 12	\$3,201 32	
Deduct salvage, reinsurance.....	5,002 86	-	
Net amount paid for losses.....	\$119,625 26	\$3,201 32	\$122,826 68
Cash dividends actually paid.....			10,000 00
Paid for commissions or brokerage.....			33,963 80
Salaries and other charges of officers, clerks and other employees.....			15,310 77
Paid for State, national and local taxes			7,129 14
All other expenditures, viz: general expenses.....			22,351 81
Aggregate amount of expenditures in cash.....			\$211,582 10

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1873..	\$7,934,279	\$156,930 83	\$87,781	\$577 34
Written during the year.....	12,524,173	231,680 41	2,333,418	16,324 41
Total.....	\$20,458,452	\$388,611 24	\$2,421,199	\$16,901 75
Deduct those terminated.....	11,037,778	200,603 90	2,421,199	16,901 75
In force December 31, 1874...	\$9,420,674	\$188,007 34		
Deduct amount reinsured.....	461,432	8,718 76		
Net amount in force.....	\$8,959,242	\$179,298 58		

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$129,055 00
Premiums received	1,562 10
Losses paid on risks taken.....	1,000 00
Losses incurred in Maine	1,000 00
Amount of taxes paid to the State of Maine on premiums.....	11 24

PRESCOTT INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

FRANKLIN GREENE, *President.*FRANCIS H. STEVENS, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$69,000 00
Stocks and bonds owned by the company, market value	179,931 00
Loans secured by collaterals.....	26,000 00
Cash in the company's principal office and in bank.....	35,691 45
Interest due and accrued on stocks not included in "market value".....	1,630 00
Interest due and accrued on collateral loans	740 67
Gross premiums in due course of collection	10,317 96

Aggregate of all the admitted assets of the company at their actual value \$323,311 08

III. LIABILITIES.

Losses adjusted and unpaid	\$2,937 54
Losses unadjusted, including all reported and supposed losses	1,700 00
Net amount of unpaid losses and claims.....	\$4,637 54
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$43,148 98
Reinsurance pro rata on fire risks running more than one year	35,603 47
Amount required to safely reinsure all outstanding risks.....	78,752 45
All other demands against the company, viz : commissions	1,211 09
Total amount of liabilities, except capital stock and net surplus	\$84,601 08
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	38,710 00

Aggregate of all liabilities, including stock and net surplus..... \$323,311 08

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$109,444 72
Deduct reinsurance, rebate and return premiums.....	10,599 45
Net cash received for premiums, (fire).....	\$98,845 27

Received for interest and dividends from all sources.....	\$21,909 76
Income from all other sources, viz: rent, \$1,478.54; premium on gold, \$137.22; total.....	1,615 76
Aggregate amount of income received in cash	<u>\$22,370 79</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire)	\$50,798 59
Cash dividends actually paid.....	10,000 00
Paid for commissions or brokerage.....	11,537 68
Salaries and other charges of officers, clerks and other employees.....	8,478 66
Paid for State, national and local taxes	3,094 06
All other expenditures, viz: general expenses	9,263 10
Aggregate amount of expenditures in cash.....	<u>\$93,172 09</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$5,842,803	\$31,656 57
Written during the year.....	8,471,942	116,551 59
Total	<u>\$14,314,745</u>	<u>\$210,207 16</u>
Deduct those terminated.....	5,968,799	72,728 40
In force December 31, 1874.....	\$8,345,946	\$137,478 76
Deduct amount reinsured.....	79,000	1,161 24
Net amount in force.....	<u>\$8,266,946</u>	<u>\$136,317 52</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$23,000 00
Premiums received.....	196 75
Amount of taxes paid to the State of Maine on premiums.....	<u>3 93</u>

PROVIDENCE WASHINGTON INSURANCE COMPANY.

PROVIDENCE, R. I.

INCORPORATED IN 1799. COMMENCED BUSINESS IN 1799.

_____, *President.*_____, *WARREN S. GREENE, Secretary.*

I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Stocks and bonds owned by the company, market value	\$60,500 00
Invested in participation account of Rhode Island Hospital Trust Co.....	53,500 00
Amount of all other loans, vis : City of Providence.....	120,036 93
Cash in the company's principal office and in bank	23,247 70
Interest due and accrued on stocks not included in "market value".....	2,450 87
Gross premiums in due course of collection.....	9,176 18
All other property belonging to the company.....	125 83
Aggregate of all the admitted assets of the company at their actual value	<u>\$269,037 51</u>

III. LIABILITIES.

Net amount of unpaid losses and claims, (unadjusted).....	\$305 01
Reinsurance at 50 per cent. of premiums on fire risks running one year or less	\$37,455 43
Reinsurance pro rata on fire risks running more than one year	13,949 93
Amount required to safely reinsure all outstanding risks.....	51,405 36
Due and accrued for salaries, rent and other expenses.....	800 00
All other demands against the company, vis : taxes	500 00
Total amount of liabilities, except capital stock and net surplus.....	<u>\$53,010 37</u>
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	16,027 14
Aggregate of all liabilities, including stock and net surplus.....	<u>\$269,037 51</u>

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$92,484 80
Deduct reinsurance, rebate and return premiums	8,042 61
Net cash received for premiums, (fire).....	<u>\$84,442 19</u>

Received for interest and dividends from all sources	\$12,727 41
Income from all other sources.....	193 67
Aggregate amount of income received in cash.....	<u>\$97,363 77</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$34,326 46
Deduct salvage, reinsurance.....	1,581 06
Net amount paid for losses, (fire).....	<u>\$32,645 40</u>
Cash dividends actually paid.....	30,000 00
Paid for commissions or brokerage.....	10,841 68
Salaries and other charges of officers, clerks and other employees	15,862 92
Paid for State, national and local taxes.....	3,635 19
Aggregate amount of expenditures in cash	<u>\$92,985 19</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$6,879,328	\$91,220 82
Written during the year.....	8,633,352	92,484 80
Total.....	<u>\$15,512,680</u>	<u>\$185,705 62</u>
Deduct those terminated.....	8,328,580	89,119 28
In force December 31, 1874.....	\$7,184,100	\$96,586 34
Deduct amount reinsured	17,072	300 23
Net amount in force.....	<u>\$7,167,028</u>	<u>\$96,286 01</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$87,620 00
Premiums received	1,469 42
Losses paid on risks taken.....	163 26
Losses incurred in Maine.....	163 26
Amount of taxes paid to the State of Maine on premiums.....	<u>26 12</u>

RIDGEWOOD INSURANCE COMPANY.

BROOKLYN, N. Y.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1873.

WILLIAM K. LOTHROP, *President.*WILLIAM A. SCOTT, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens)	\$114,000 00
Interest due and accrued on bond and mortgage loans	2,863 59
Stocks and bonds owned by the company, market value	168,225 00
Loans secured by collaterals	3,800 00
Cash in the company's principal office and in bank.....	7,549 64
Interest due and accrued on stocks not included in "market value"....	400 00
Interest due and accrued on collateral loans	88 66
Gross premiums in due course of collection	12,358 57

Aggregate of all the admitted assets of the company at their actual value	\$307,285 46
---	--------------

III. LIABILITIES.

Net amount of unpaid losses and claims, (unadjusted).....	\$150 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$45,716 02
Reinsurance pro rata on fire risks running more than one year.....	3,391 49
Reinsurance at 50 per cent. of premiums on inland risks ..	265 02

Amount required to safely reinsure all outstanding risks	49,372 53
--	-----------

Total amount of liabilities, except capital stock and net surplus....	\$49,522 53
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	57,762 93

Aggregate of all liabilities, including stock and net surplus.....	\$307,285 46
--	--------------

IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Gross premiums received in cash.....	\$113,032 13	\$3,784 73	
Deduct reinsurance, rebate and return premiums	11,075 14	199 70	
Net cash received for premiums.....	\$101,956 99	\$3,585 03	\$105,542 02

Received for interest on bonds and mortgages.....	\$7,656 04
Received for interest and dividends from all other sources.....	6,607 66
Income from all other sources.....	580 30
Aggregate amount of income received in cash	<u>\$120,386 02</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$19,091 29
Cash dividends actually paid.....	20,000 00
Paid for commissions or brokerage.....	14,668 78
Salaries and other charges of officers, clerks and other employees.....	16,916 85
Paid for State, national and local taxes	996 87
All other expenditures, viz: general expenses.....	10,888 96
Aggregate amount of expenditures in cash.....	<u>\$82,562 74</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1873...	\$7,200,959	\$83,081 91	\$15,000	\$800 00
Written during the year.....	11,978,176	114,766 02	2,406,740	3,784 73
Total.....	<u>\$19,179,135</u>	<u>\$197,847 93</u>	<u>\$2,421,740</u>	<u>\$4,584 73</u>
Deduct those terminated.....	8,397,324	102,839 75	2,355,400	4,054 68
In force December 31, 1874...	<u>\$10,781,811</u>	<u>\$95,008 18</u>	<u>\$66,340</u>	<u>\$530 05</u>
Deduct amount reinsured.....	237,250	1,057 81	17,140	57 05
Net amount in force.....	<u>\$10,544,561</u>	<u>\$93,950 87</u>	<u>\$49,200</u>	<u>\$473 00</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$39,000 00
Premiums received	599 00
Amount of taxes paid to the State of Maine on premiums.....	<u>11 98</u>

ROCHESTER GERMAN INSURANCE COMPANY.

ROCHESTER. N. Y.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

LOUIS ERNST, *President.*RUDOLPH VAY, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens)	\$96,695 00
Interest accrued on bond and mortgage loans.....	1,210 78
Stocks and bonds owned by the company, market value.....	149,937 50
Cash in the company's principal office and in bank.....	59,339 85
Interest due and accrued on stocks not included in "market value".....	1,734 38
Gross premiums in due course of collection.....	4,790 18

Aggregate of all the admitted assets of the company at their actual value	\$313,707 69
---	--------------

III. LIABILITIES.

Losses adjusted and unpaid.....	\$1,369 85
Losses unadjusted, including all reported and supposed losses.....	2,677 00
Losses resisted, including interest, costs and expenses	2,500 00
Total gross amount of claims for losses.....	\$6,546 85
Deduct salvage claims thereon.....	2,500 00
Net amount of unpaid losses and claims.....	\$4,046 85
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$66,957 64
Reinsurance pro rata on fire risks running more than one year	4,788 13
Reinsurance at 50 per cent. of premiums on inland risks ..	3,846 25
Amount required to safely reinsure all outstanding risks.....	75,592 02
All other demands against the company, viz : commissions.....	820 54
Total amount of liabilities, except capital stock and net surplus	\$80,459 41
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	33,248 28
Aggregate of all liabilities, including stock and net surplus	\$313,707 69

IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Gross premiums received in cash.....	\$183,949 44	\$8,177 50	
Deduct reinsurance, rebate and return premiums.....	18,480 15	485 00	
Net cash received for premiums..	<u>\$145,469 29</u>	<u>\$7,692 50</u>	\$153,161 79
Received for interest on bonds and mortgages.....			6,427 74
Received for interest and dividends from all other sources.....			8,989 90
Received for increased capital.....		\$100,000 00	
Aggregate amount of income received in cash.....			<u>\$168,579 43</u>

V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Gross amount paid for losses.....	\$56,155 12	\$1,208 30	
Deduct salvage, reinsurance.....	166 25	-	
Net amount paid for losses.....	<u>\$55,988 87</u>	<u>\$1,208 30</u>	\$57,197 17
Cash dividends actually paid.....			25,000 00
Paid for commissions or brokerage.....			22,499 08
Salaries and other charges of officers, clerks and other employees.....			5,332 67
Paid for State, national and local taxes.....			2,834 29
All other expenditures.....			6,737 84
Aggregate amount of expenditures in cash.....			<u>\$119,601 05</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1873...	\$6,192,691	\$73,597 82	\$122,100	\$1,642 00
Written during the year.....	12,764,260	164,137 24	493,800	8,177 50
Total.....	\$18,956,951	\$237,735 06	\$615,900	\$9,819 50
Deduct those terminated.....	8,044,896	95,036 60	148,100	2,127 00
In force December 31, 1874...	\$10,912,055	\$141,798 46	\$467,800	\$7,692 50
Deduct amount reinsured.....	2,500	25 00	-	-
Net amount in force.....	<u>\$10,909,555</u>	<u>\$141,773 46</u>	<u>\$467,800</u>	<u>\$7,692 50</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$218,957 00
Premiums received.....	3,397 01
Losses paid on risks taken.....	1,218 95
Losses incurred in Maine.....	1,218 95
Amount of taxes paid to the State of Maine on premiums...	<u>43 56</u>

ROGER WILLIAMS INSURANCE COMPANY.

PROVIDENCE, R. I.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1848.

J. W. DAVENPORT, *President*.W. H. FREDRICKS, *Secretary*.

I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Stocks and bonds owned by the company, market value.....	\$209,536 25
Loans secured by collaterals.....	5,696 12
Amount of all other loans, viz: city of Providence.....	30,000 00
Cash in the company's principal office and in bank	73,088 02
Interest due and accrued on stocks not included in "market value,"....	116 66
Interest due and accrued on collateral loans.....	801 29
Gross premiums in due course of collection.....	\$1,210 34
Bills receivable, not matured, taken for marine and inland risks	4,553 90
Aggregate of all the admitted assets of the company at their actual value	\$355,002 58

III. LIABILITIES.

Losses adjusted and unpaid.....	\$2,729 81
Losses unadjusted, including all reported and supposed losses	7,295 94
Net amount of unpaid losses and claims	\$10,025 75
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$75,712 64
Reinsurance pro rata on fire risks running more than one year	12,325 86
Gross premiums received on all unexpired marine risks....	17,433 09
Amount required to safely reinsure all outstanding risks.....	105,471 59
Cash dividends to stockholders remaining unpaid.....	378 00
All other demands against the company, viz: commissions	3,737 67
Total amount of liabilities, except capital stock and net surplus.....	\$119,610 91
Capital actually paid up in cash	200,000 00
Surplus beyond capital.....	35,391 67
Aggregate of all liabilities, including stock and net surplus.....	\$355,002 58

IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross premiums received in cash.....	\$179,142 45	\$95,153 76	
Deduct reinsurance, rebate and return premiums.....	11,371 07	5,006 69	
Net cash received for premiums.....	\$167,771 38	\$90,147 07	\$257,918 45
Bills and notes received for premiums remaining unpaid...		\$4,553 90	
Received for interest and dividends from all sources.....			18,853 55
Income from all other sources, viz : premium on gold.....			1,241 16
Aggregate amount of income received in cash			\$278,013 16

V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$63,951 78	\$72,802 28	
Deduct salvage, reinsurance.....	-	1,451 86	
Net amount paid for losses	\$63,951 78	\$71,350 92	\$135,302 70
Cash dividends actually paid.....			40,738 00
Paid for commissions or brokerage.....			36,754 20
Salaries and other charges of officers, clerks and other employees.....			12,544 17
Paid for State, national and local taxes			2,391 05
Aggregate amount of expenditures in cash.....			\$227,630 12

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1873...	\$6,886,769	\$120,324 12	\$127,153	\$10,345 34
Written during the year.....	11,621,473	177,900 32	28,711,149	96,632 59
Total	\$18,508,242	\$298,224 44	\$29,138,302	\$106,977 93
Deduct those terminated.....	8,258,665	126,577 99	28,599,135	89,386 09
In force December 31, 1874 ..	\$10,249,577	\$171,646 45	\$539,167	\$17,591 84
Deduct amount reinsured.....	46,012	656 29	8,500	158 75
Net amount in force.....	\$10,203,565	\$170,990 16	\$530,667	\$17,433 09

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$963,966 00
Premiums received.....	14,567 72
Losses paid on risks taken.....	4,829 00
Losses incurred in Maine.....	8,361 00
Amount of taxes paid to the State of Maine on premiums.....	144 73

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

ST. PAUL, MINN.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

J. C. BURBANK, *President*.C. H. BIGELOW, *Secretary*.

I. CAPITAL.

Capital authorised.....	\$2,000,000 00
Capital actually paid up in cash.....	400,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$103,794 14
Loans on bond and mortgage, (first liens).....	104,709 59
Interest due and accrued on bond and mortgage loans.....	4,016 23
Stocks and bonds owned by the company, market value.....	106,400 00
Loans secured by collaterals.....	341,558 52
Cash in the company's principal office and in bank.....	63,937 41
Interest due and accrued on stocks not included in "market value".....	3,792 01
Interest due and accrued on collateral loans.....	11,826 67
Gross premiums in due course of collection.....	64,778 04
Bills receivable, not matured, taken for inland risks.....	3,858 70
All other property belonging to the company, viz: salvage on losses paid.....	7,624 11

Aggregate of all the admitted assets of the company at their actual value.....	\$816,295 42
--	--------------

III. LIABILITIES.

Losses adjusted and unpaid.....	\$2,797 70
Losses unadjusted, including all reported and supposed losses.....	18,183 19
Losses resisted, including interest, costs and expenses.....	3,263 00
Net amount of unpaid losses and claims.....	\$24,243 89
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$168,195 59
Reinsurance pro rata on fire risks running more than one year.....	79,932 39
Reinsurance at 50 per cent. of premiums on inland risks...	3,088 87
Amount required to safely reinsure all outstanding risks.....	251,216 85
All other demands against the company, viz: commissions.....	8,148 90
Total amount of liabilities, except capital stock and net surplus.....	\$283,609 64
Capital actually paid up in cash.....	400,000 00
Surplus beyond capital.....	132,685 78

Aggregate of all liabilities, including stock and net surplus.....	\$816,295 42
--	--------------

IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Gross premiums received in cash	\$487,579 56	\$121,418 46	
Deduct reinsurance, rebate and return premiums.....	52,047 42	21,078 24	
Net cash received for premiums.....	\$435,532 14	\$100,340 22	\$535,872 36
Bills and notes received for premiums remaining unpaid...		\$3,858 70	
Received for interest on bonds and mortgages.....			12,015 67
Received for interest and dividends from all other sources.....			45,027 88
Income from all other sources, viz : rents.....			7,678 73
Aggregate amount of income received in cash.....			\$600,594 64

V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Gross amount paid for losses.....	\$236,519 31	\$73,956 71	
Deduct salvage, reinsurance.....	631 95	4,036 77	
Net amount paid for losses.....	\$235,887 36	\$69,919 94	\$305,807 30
Cash dividends actually paid.....			48,000 00
Paid for commissions or brokerage.....			86,848 85
Salaries and other charges of officers, clerks and other employees.....			23,710 00
Paid for State, national and local taxes.....			13,125 94
All other expenditures, viz : general expenses.....			25,970 45
Aggregate amount of expenditures in cash.....			\$502,462 54

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1873...	\$23,086,424	\$450,198 59	\$146,950	\$8,315 00
Written during the year.....	25,564,542	487,579 56	18,462,303	121,418 46
Total.....	\$48,630,966	\$937,778 15	\$18,909,253	\$129,763 46
Deduct those terminated.....	23,473,431	464,751 81	18,680,703	123,585 71
In force December 31, 1874..	\$25,157,535	\$473,026 34	\$228,550	\$8,177 75
Deduct amount reinsured.....	162,987	3,353 09	-	-
Net amount in force....	\$24,994,548	\$469,673 25	\$228,550	\$8,177 75

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$385,567 00
Premiums received.....	5,425 15
Losses paid on risks taken.....	1,750 19
Losses incurred in Maine.....	3,025 19
Amount of taxes paid to the State of Maine on premiums.....	73 49

SECURITY INSURANCE COMPANY.

NEW HAVEN, CONN.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1841.

CHARLES PETERSON, *President.*HERBERT MASON, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$400,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens)	\$20,200 00
Interest accrued on bond and mortgage loans.....	380 62
Stocks and bonds owned by the company, market value.....	196,071 75
Loans secured by collaterals.....	1,000 00
Cash in the company's principal office and in bank.....	30,108 23
Interest due and accrued on stocks not included in "market value".....	244 00
Interest due and accrued on collateral loans.....	43 75
Gross premiums in due course of collection.....	23,067 53
Bills receivable, not matured, taken for marine and inland risks.....	15,907 66
All other property belonging to the company.....	7,627 50
Aggregate of all the admitted assets of the company at their actual value	\$303,651 09

III. LIABILITIES.

Losses adjusted and unpaid.....	\$7,330 46
Losses unadjusted, including all reported and supposed losses.....	4,600 00
Losses resisted, including interest, costs and expenses....	1,000 00
Net amount of unpaid losses and claims.....	\$12,830 46
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$51,441 03
Reinsurance pro rata on fire risks running more than one year.....	2,184 56
Gross premiums received on all unexpired marine risks....	19,020 62
Amount required to safely reinsure all outstanding risks.....	72,646 21
All other demands against the company, viz: commissions.....	1,381 21
Total amount of liabilities, except capital stock and net surplus....	\$86,857 88
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	16,793 21
Aggregate of all liabilities, including stock and net surplus.....	\$303,651 09

IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross premiums received in cash	\$113,339 14	\$87,920 89	
Deduct reinsurance, rebate and return pre miums.....	1,822 21	380 06	
Net cash received for premiums.....	<u>\$111,516 93</u>	<u>\$87,540 83</u>	\$199,057 76
Bills and notes received for premiums remaining unpaid...		<u>\$15,907 66</u>	
Received for interest and dividends from all sources.....			13,781 12
Received for increased capital.....		<u>\$50,000 00</u>	
Aggregate amount of income received in cash			<u>\$212,838 88</u>

V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$56,067 16	\$52,006 54	
Deduct salvage, reinsurance.. ..	-	829 26	
Net amount paid for losses.....	<u>\$56,067 16</u>	<u>\$51,777 28</u>	\$107,834 44
Cash dividends actually paid.....			10,681 72
Paid for commissions or brokerage.....			24,064 41
Salaries and other charges of officers, clerks and other employees.....			12,853 06
Paid for State, national and local taxes			564 89
Aggregate amount of expenditures in cash.....			<u>\$155,998 51</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1873..	\$6,199,785	\$76,784 48	\$479,050	\$12,547 96
Written during the year.....	11,146,984	104,291 60	3,269,460	85,854 31
Total	<u>\$17,346,769</u>	<u>\$181,076 08</u>	<u>\$3,748,510</u>	<u>\$98,402 27</u>
Deduct those terminated.....	7,018,490	73,824 90	2,996,230	79,381 65
Net amount in force.....	<u>\$10,328,279</u>	<u>\$107,251 18</u>	<u>\$752,280</u>	<u>\$19,020 62</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$193,700 00
Premiums received	1,746 65
Amount of taxes paid to the State of Maine on premiums.....	<u>34 93</u>

SHOE AND LEATHER INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

JOHN C. ABBOTT, *President.*HENRY B. WHITE, *Secretary.*

I. CAPITAL.

Capital actually paid up in cash.....	\$300,000 00
---------------------------------------	--------------

II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$30,000 00
Interest due and accrued on bond and mortgage loans.....	1,075 00
Stocks and bonds owned by the company, market value	360,093 00
Loans secured by collaterals.....	28,000 00
Amount of all other loans, viz: note Continental Mills.....	10,000 00
Cash in the company's principal office and in bank.....	14,556 46
Interest due and accrued on stocks not included in "market value"	2,680 42
Interest due and accrued on collateral loans.....	758 33
Gross premiums in due course of collection.....	21,564 16
Bills receivable, not matured, taken for fire, marine and inland risks....	3,843 25

Aggregate of all the admitted assets of the company at their actual value	\$472,570 62
---	--------------

III. LIABILITIES.

Net amount of unpaid losses and claims, (unadjusted).....	\$6,100 00.
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$61,607 98
Reinsurance pro rata on fire risks running more than one year.....	32,670 53
Gross premiums received on all unexpired marine risks....	9,614 48

Amount required to safely reinsure all outstanding risks.....	103,892 90
All other demands against the company, viz : commissions.....	1,388 44

Total amount of liabilities, except capital stock and net surplus.....	\$111,381 43
Capital actually paid up in cash.....	300,000 00
Surplus beyond capital.....	61,189 19

Aggregate of all liabilities, including stock and net surplus.....	\$472,570 62
--	--------------

IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums received in cash.....	\$169,248 91	\$33,476 62	
Deduct reinsurance, rebate and return premiums.....	15,743 03	7,050 17	
Net cash received for premiums.....	<u>\$153,505 88</u>	<u>\$26,426 45</u>	\$179,932 33
Received for interest on bonds and mortgages.....			1,125 00
Received for interest and dividends from all other sources.....			24,293 15
Aggregate amount of income received in cash			<u>\$205,350 48</u>

V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine.</i>	
Net amount paid for losses.....	<u>\$43,925 85</u>	<u>\$6,139 47</u>	\$50,065 32
Cash dividends actually paid.....			30,000 00
Paid for commissions or brokerage.....			19,142 19
Salaries and other charges of officers, clerks and other employees.....			13,160 25
Paid for State, national and local taxes			3,562 34
All other expenditures, viz: general expenses			9,800 30
Aggregate amount of expenditures in cash			<u>\$125,731 09</u>

VI. MISCELLANEOUS.

	RISKS AND PREMIUMS.			
	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine risks.</i>	<i>Premiums.</i>
In force December 31, 1873...	\$7,317,655	\$113,383 22	\$164,955	\$3,558 93
Written during the year.....	11,911,374	169,248 91	2,541,645	33,476 62
Total.....	<u>\$19,229,029</u>	<u>\$282,632 13</u>	<u>\$2,706,600</u>	<u>\$37,035 55</u>
Deduct those terminated	8,911,041	114,860 72	2,422,188	27,421 07
Net amount in force	<u>\$10,317,988</u>	<u>\$167,771 41</u>	<u>\$284,412</u>	<u>\$9,614 48</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$370,325 00
Premiums received.....	5,155 04
Losses paid on risks taken.....	4,200 28
Losses incurred in Maine.....	4,200 28
Amount of taxes paid to the State of Maine on premiums.....	19 08

SPRINGFIELD FIRE AND MARINE INSURANCE CO.

SPRINGFIELD, MASS.

INCORPORATED IN 1849. COMMENCED BUSINESS IN 1851.

DWIGHT R. SMITH, *President.*SANFORD J. HALL, *Secretary.*

I. CAPITAL.

Capital authorised.....	\$500,000 00
Capital actually paid up in cash.....	500,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$100,000 00
Loans on bond and mortgage, (first liens)	311,283 27
Interest due and accrued on bond and mortgage loans.....	8,709 10
Stocks and bonds owned by the company, market value	572,001 00
Loans secured by collaterals.....	113,215 01
Amount of all other loans, viz: city of Springfield.....	10,000 00
Cash in the company's principal office and in bank.....	83,727 48
Interest due and accrued on stocks not included in "market value".....	8,570 00
Interest due and accrued on collateral loans.....	2,753 18
Gross premiums in due course of collection	54,653 47
All other property belonging to the company, viz: rents due	1,233 83
Aggregate of all the admitted assets of the company at their actual value	<u>\$1,266,145 82</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$14,597 23
Losses unadjusted, including all reported and supposed losses	17,996 87
Losses resisted, including interest, costs and expenses.....	<u>15,700 00</u>
Net amount of unpaid losses and claims.....	\$48,294 10
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$354,419 32
Reinsurance pro rata on fire risks running more than one year	<u>173,312 48</u>
Amount required to safely reinsure all outstanding risks.....	427,731 80
All other demands against the company, viz: commissions.....	<u>8,250 00</u>
Total amount of liabilities, except capital stock and net surplus.....	\$484,275 90
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital	<u>281,869 92</u>
Aggregate of all liabilities, including stock and net surplus.....	<u>\$1,266,145 82</u>

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$703,260 57	
Deduct reinsurance, rebate and return premiums.....	68,927 56	
Net cash received for premiums, (fire).....		\$634,333 01
Received for interest on bonds and mortgages.....		19,302 62
Received for interest and dividends from all other sources		41,708 60
Income from all other sources, viz : rents.....		3,250 00
Aggregate amount of income received in cash		<u>\$698,594 23</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$272,135 49	
Deduct salvage, reinsurance.....	6,686 66	
Net amount paid for losses, (fire).....		\$265,448 83
Cash dividends actually paid.....		55,000 00
Paid for commissions or brokerage.....		95,090 33
Salaries and other charges of officers, clerks and other employees.....		26,049 18
Paid for State, national and local taxes		19,810 97
All other expenditures, viz: general expenses.....		36,072 32
Aggregate amount of expenditures in cash.....		<u>\$497,471 63</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$63,329,973	\$863,281 14
Written during the year.....	59,955,673	703,260 57
Total	<u>\$123,285,649</u>	<u>\$1,566,541 71</u>
Deduct those terminated.....	60,767,342	728,770 12
Net amount in force	<u>\$62,518,304</u>	<u>\$837,770 59</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$3,052,132 00
Premiums received	35,688 34
Losses paid on risks taken	12,299 77
Losses incurred in Maine.....	11,794 53
Amount of taxes paid to the State of Maine on premiums.....	467 77

STANDARD FIRE INSURANCE COMPANY.

TRENTON, N. J.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1869.

WILLIAM DOLTON, *President*.JOS. B. WRIGHT, *Secretary*.

I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$172,229 00
Interest due on bond and mortgage loans.....	4,480 85
Stocks and bonds owned by the company, market value.....	32,665 00
Loans secured by collaterals.....	33,735 00
Cash in the company's principal office and in bank.....	26,174 23
Interest due and accrued on stocks not included in "market value,".....	700 83
Interest due and accrued on collateral loans.....	936 90
Gross premiums in due course of collection.....	8,832 82

Aggregate of all the admitted assets of the company at their actual value.....	\$279,754 63
--	--------------

UNADMITTED ASSETS.

Bond and mortgage, (second lien)	\$2,000 00
--	------------

III. LIABILITIES.

Losses adjusted and unpaid.....	\$6,184 65
Losses unadjusted, including all reported and supposed losses	4,440 96
Net amount of unpaid losses and claims.....	\$10,625 61
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$33,969 73
Reinsurance pro rata on fire risks running more than one year.....	12,397 73
Amount required to safely reinsure all outstanding risks	46,367 46
All other demands against the company, viz: commissions and return premiums.....	2,028 65
Total amount of liabilities, except capital stock and net surplus	\$59,021 72
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	20,732 91

Aggregate of all liabilities, including stock and net surplus.....	\$279,754 63
--	--------------

IV. INCOME DURING THE YEAR.

Gross premiums received in cash	\$70,542 93	
Deduct reinsurance, rebate and return premiums	2,838 36	
Net cash received for premiums, (fire)		\$67,704 57
Received for interest on bonds and mortgages		7,131 81
Received for interest and dividends from all other sources		1,199 45
Income from all other sources		645 52
Received for increased capital.	\$150,000 00	
Aggregate amount of income received in cash		<u>\$76,681 35</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire)	\$7,984 08
Paid for commissions or brokerage	12,775 09
Salaries and other charges of officers, clerks and other employees	3,078 00
Paid for State, national and local taxes	1,357 06
All other expenditures, viz : general expenses	5,161 60
Aggregate amount of expenditures in cash	<u>\$30,355 83</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873	\$2,398,632	\$35,606 21
Written during the year	5,059,069	80,029 21
Total	<u>\$7,457,701</u>	<u>\$115,635 42</u>
Deduct those terminated	1,883,649	23,080 28
Net amount in force	<u>\$5,574,052</u>	<u>\$92,555 14</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$42,534 00
Premiums received	697 80
Amount of taxes paid to the State of Maine on premiums	<u>13 96</u>

TRADERS' INSURANCE COMPANY.

CHICAGO, ILL.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1872.

S. A. KENT, *President.*R. J. SMITH, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$1,000,000 00
Capital actually paid up in cash.....	500,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens)	\$21,111 10
Stocks and bonds owned by the company, market value	648,928 43
Loans secured by collaterals.....	6,500 00
Cash in the company's principal office and in bank.....	24,859 81
Interest due and accrued on collateral loans.....	526 31
Gross premiums in due course of collection.....	25,014 56
Bills receivable, not matured, taken for fire, marine and inland risks	5,318 33
All other property belonging to the company.....	6,159 96
Aggregate of all the admitted assets of the company, at their actual value	\$738,418 50

III. LIABILITIES.

Net amount of unpaid losses and claims, (unadjusted).....	\$7,479 41
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$117,640 53
Reinsurance pro rata on fire risks running more than one year	17,534 53
Reinsurance at 50 per cent. of premiums on inland risks....	243 00
Gross premiums received on all unexpired marine risks....	555 10
Amount required to safely reinsure all outstanding risks.....	135,973 16
All other demands against the company, viz: commissions.....	1,968 42
Total amount of liabilities, except capital stock and net surplus	\$145,420 99
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital.....	92,997 51
Aggregate of all liabilities, including stock and net surplus.....	\$738,418 50

IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross premiums received in cash	\$280,866 58	\$138,313 93	
Deduct reinsurance, rebate and return premiums.....	15,107 77	37,376 49	
Net cash received for premiums.....	\$265,758 81	\$100,937 34	\$366,696 15

STOCK FIRE, FIRE-MARINE AND MARINE

Received for interest on bonds and mortgages.....	\$900 00
Received for interest and dividends from all other sources.....	34,066 36
Aggregate amount of income received in cash	<u>\$401,662 51</u>

V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$154,820 62	\$105,396 25	
Deduct salvage, reinsurance..	135 82.	26,542 73	
Net amount paid for losses.....	<u>\$154,684 80</u>	<u>\$78,853 52</u>	\$233,538 32
Cash dividends actually paid.....			60,000 00
Paid for commissions or brokerage.....			39,674 13
Salaries and other charges of officers, clerks and other employees.....			20,410 21
Paid for State, national and local taxes			3,968 31
All other expenditures, viz: general expenses.....			35,497 72
Aggregate amount of expenditures in cash			<u>\$393,088 69</u>

VI. MISCELLANEOUS.

	RISKS AND PREMIUMS.			
	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1873..	\$16,720,219	\$265,575 26	-	-
Written during the year.....	24,320,379	280,866 58	\$18,463,715	\$138,313 83
Total	<u>\$41,040,598</u>	<u>\$546,441 84</u>	<u>\$18,463,715</u>	<u>\$138,313 83</u>
Deduct those terminated.....	23,774,452	286,081 82	16,398,715	137,515 73
Net amount in force.....	<u>\$17,266,146</u>	<u>\$260,360 02</u>	<u>\$65,000</u>	<u>\$798 10</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$157,412 00
Premiums received	2,000 29
Amount of taxes paid to the State of Maine on premiums.....	<u>40 00</u>

TRADERS AND MECHANICS' INSURANCE COMPANY.

LOWELL, MASS.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1848.

LEVI SPRAGUE, *President.*E. M. TUCKE, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$100,000 00
Capital actually paid up in cash.....	100,000 00

II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$53,850 00
Interest due and accrued on bond and mortgage loans.....	1,976 20
Stocks and bonds owned by the company, market value	67,955 00
Loans secured by collaterals	13,500 00
Cash in the company's principal office and in bank.....	11,048 00
Interest due and accrued on stocks not included in "market value".....	58 34
Net premiums in due course of collection.....	1,292 91
All other property belonging to the company.....	200 00

Aggregate of all the admitted assets of the company at their actual value	\$149,880 45
---	--------------

III. LIABILITIES.

Net amount of unpaid losses and claims, (adjusted)	\$25 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$13,459 90
Reinsurance pro rata on fire risks running more than one year	15,071 92

Amount required to safely reinsure all outstanding risks.....	28,531 82
---	-----------

Total amount of liabilities, except capital stock and net surplus....	\$28,556 82
Capital actually paid up in cash.....	100,000 00
Surplus beyond capital.....	21,323 63

Aggregate of all liabilities, including stock and net surplus	\$149,880 45
---	--------------

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$43,637 22
Deduct reinsurance, rebate and return premiums.....	1,206 28

Net cash received for premiums, (fire).....	\$42,430 94
Received for interest on bonds and mortgages.....	5,128 11
Received for interest and dividends from all other sources	2,640 61

Aggregate amount of income received in cash.....	\$50,199 66
--	-------------

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$10,648 20
Cash dividends actually paid.....	4,000 00
Paid for commissions or brokerage.. . . .	5,793 92
Salaries and other charges of officers, clerks and other employees.....	1,750 00
Paid for State, national and local taxes.....	1,837 54
All other expenditures.	1,825 11
Aggregate amount of expenditures in cash	<u>\$25,854 77</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$3,240,508	\$49,742 64
Written during the year.....	2,620,008	38,735 74
Total	<u>\$5,860,516</u>	<u>\$88,478 38</u>
Deduct those terminated.....	2,354,217	31,414 73
In force December 31, 1874.....	\$3,506,299	\$57,063 66
Deduct amount reinsured.....	6,000	90 90
Net amount in force	<u>\$3,500,299</u>	<u>\$56,972 76</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$154,950 00
Premiums received	2,232 17
Losses paid on risks taken.....	825 00
Losses incurred in Maine.....	825 00
Amount of taxes paid to the State of Maine on premiums.....	<u>24 76</u>

WESTCHESTER FIRE INSURANCE COMPANY.

NEW ROCHELLE, N. Y.

INCORPORATED IN 1837. COMMENCED BUSINESS IN 1837.

GEO. J. PENFIELD, *President*.GEO. B. CRAWFORD, *Secretary*.

I. CAPITAL.

Capital authorised	\$200,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Real estate owned by the company, unincumbered.....	\$28,500 00
Loans on bond and mortgage, (first liens)	202,300 00
Interest due and accrued on bond and mortgage loans.....	4,474 08
Stocks and bonds owned by the company, market value	402,815 41
Loans secured by collaterals.....	6,250 00
Cash in bank.....	33,289 16
Gross premiums in due course of collection.....	72,678 16

Aggregate of all the admitted assets of the company, at their actual value.....	\$750,806 81
---	--------------

III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$20,000 00
Losses resisted, including interest, costs and expenses.....	7,600 00
Net amount of unpaid losses and claims.....	\$27,600 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$245,618 03
Reinsurance pro rata on fire risks running more than one year	109,388 51
Amount required to safely reinsure all outstanding risks.....	355,006 54
Cash dividends to stockholders remaining unpaid.....	125 10
All other demands against the company, viz : commissions.....	5,015 09
Total amount of liabilities, except capital stock and net surplus....	\$387,746 73
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	162,560 08

Aggregate of all liabilities, including stock and net surplus.....	\$750,806 81
--	--------------

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$777,954 18
Deduct reinsurance, rebate and return premiums.....	127,428 17
Net cash received for premiums, (fire)	\$650,526 01

Received for interest on bonds and mortgages.....	\$13,249 60
Received for interest and dividends, from all other sources.....	14,139 78
Income from all other sources, vis : rents.....	225 00
Aggregate amount of income received in cash.....	<u>\$678,140 39</u>

V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$338,930 51
Cash dividends actually paid.....	19,979 50
Paid for commissions or brokerage.....	115,455 81
Salaries and other charges of officers, clerks and other employees.....	22,321 07
Paid for State, national and local taxes.....	14,833 55
All other expenditures, vis : general expenses.....	65,813 50
Aggregate amount of expenditures in cash.....	<u>\$577,333 94</u>

VI. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$53,043,416	\$666,734 94
Written during the year.....	63,959,153	777,954 18
Total	<u>\$117,002,569</u>	<u>\$1,444,689 12</u>
Deduct those terminated.....	57,603,522	739,925 88
In force December 31, 1874.....	\$59,399,047	\$704,763 24
Deduct amount reinsured.....	826,910	10,038 36
Net amount in force	<u>\$58,572,137</u>	<u>\$694,724 88</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$850,000 00
Premiums received	10,465 78
Losses paid on risks taken.....	10,733 68
Losses incurred in Maine.....	<u>7,000 00</u>

MUTUAL FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE
MUTUAL FIRE AND FIRE-MARINE INSURANCE COMPANIES OF
OTHER STATES, AUTHORIZED TO TRANSACT BUSINESS
IN THE STATE OF MAINE, SHOWING THEIR CONDI-
TION ON THE 31st DAY OF DECEMBER, 1874.

HOLYOKE MUTUAL FIRE INSURANCE COMPANY.

SALEM, MASS.

INCORPORATED IN 1843. COMMENCED BUSINESS IN 1843.

AUGUSTUS STORY, *President.*

T. H. JOHNSON, *Secretary.*

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$55,000 00
Loans on bond and mortgage, (first liens).....	6,500 00
Interest due and accrued on bond and mortgage loans.....	77 77
Stocks and bonds owned by the company, market value.....	261,899 50
Loans secured by collaterals.....	11,500 00
Cash in the company's principal office and in bank.....	13,215 98
Interest due and accrued on stocks not included in "market value".....	1,383 35
Interest due and accrued on collateral loans.....	291 65
Gross premiums in due course of collection.....	464 38
Aggregate of all the admitted assets of the company at their actual value.....	<u>\$350,332 63</u>

II. LIABILITIES.

Net amount of unpaid losses and claims, (resisted).....	\$700 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$18,335 54
Reinsurance pro rata on fire risks running more than one year.....	155,453 67
Amount required to safely reinsure all outstanding risks.....	173,789 21
Principal unpaid on scrip ordered to be redeemed.....	73 16
All other demands against the company, viz : commissions, etc.....	299 89
Total amount of liabilities, except net surplus.....	<u>\$174,851 76</u>
Net surplus.....	175,480 87
Aggregate of all liabilities, including net surplus.....	<u>\$350,332 63</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums, (fire).....	\$104,412 71
Received for interest on bonds and mortgages.....	459 50

MUTUAL FIRE AND FIRE-MARINE

Received for interest and dividends from all other sources	\$17,350 82
Income from all other sources, viz: rents.....	3,621 21
Aggregate amount of income received in cash.....	<u>\$125,844 24</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$30,140 75
Cash dividends actually paid.....	13,031 42
Scrap redeemed in cash.....	1,301 60
Paid for commissions or brokerage.....	16,197 57
Salaries and other charges of officers, clerks and other employees	7,315 78
Paid for State, national and local taxes.....	948 72
All other expenditures.....	2,393 23
Aggregate amount of expenditures in cash	<u>\$71,329 07</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$22,838,326	\$348,171 76
Written during the year.....	7,276,091	103,715 50
Total.....	<u>\$30,114,417</u>	<u>\$451,887 26</u>
Deduct those terminated.....	7,494,044	104,308 84
Net amount in force.....	<u>\$22,620,373</u>	<u>\$347,578 42</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$771,380 00
Premiums received	9,422 88
Losses paid on risks taken.....	5,705 45
Losses incurred in Maine.....	5,705 45
Amount of taxes paid to the State of Maine on premiums.....	<u>72 25</u>

LYCOMING FIRE INSURANCE COMPANY.

MUNCY, PENN.

INCORPORATED IN 1840. COMMENCED BUSINESS IN 1840.

WILLIAM P. I. PAINTER, *President*.JAS. M. BOWMAN, *Secretary*.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$40,000 00
Loans on bond and mortgage, (first liens)	9,837 00
Interest accrued on bond and mortgage loans.....	773 66
Stocks and bonds owned by the company, market value.....	17,600 00
Cash in the company's principal office and in bank.....	193,871 24
Interest due and accrued on stocks not included in "market value".....	885 00
Gross premiums in due course of collection	60,223 11
Bills receivable, not matured, taken for fire risks.....	1,454 48
Net assessments due on premium notes.....	128,112 56
Net assessments in process of collection.....	59,195 98
Premium notes	<u>\$5,024,021 80</u>

Aggregate of all the admitted assets of the company at their actual value

\$511,453 03

UNADMITTED ASSETS.

Judgments..... \$3,977 24

II. LIABILITIES.

Losses adjusted and unpaid.....	\$87,587 89
Losses unadjusted, including all reported and supposed losses	84,392 72
Losses resisted, including interest, costs and expenses.....	<u>25,400 00</u>
Net amount of unpaid losses and claims.....	\$147,380 61
Amount required to safely reinsure all outstanding risks	275,250 25
All other demands against the company, viz: taxes.....	6,594 19
Total amount of liabilities, except net surplus.....	<u>\$429,225 05</u>
Net surplus.....	<u>82,227 98</u>
Aggregate of all liabilities, including net surplus.....	<u>\$511,453 03</u>

III. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$734,936 41
Deduct reinsurance, rebate and return premiums.....	<u>118,570 46</u>
Net cash received for premiums, (fire).....	\$616,365 95

Received for interest on bonds and mortgages.....	\$1,186 56
Received for interest and dividends from all other sources.....	519 84
Income from all other sources, viz : assessments collected	219,370 36
Aggregate amount of income received in cash	<u>\$837,442 81</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$431,539 83
Deduct salvage, reinsurance.....	1,402 62
Net amount paid for losses, (fire).....	\$530,137 21
Paid for commissions or brokerage....	128,339 73
Salaries and other charges of officers, clerks and other employees.....	16,906 87
Paid for State, national and local taxes.....	11,329 86
All other expenditures, viz : general expenses.....	87,422 64
Aggregate amount of expenditures in cash.....	<u>\$774,076 00</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force December 31, 1873.....	\$56,133,135	\$788,504 92
Written during the year.....	54,829,135	609,997 23
Total	\$110,962,270	\$1,398,502 15
Deduct those terminated.....	49,688,878	602,162 17
In force December 31, 1874.....	\$61,273,892	\$796,339 98
Deduct amount reinsured.....	655,032	9,769 69
Net amount in force.....	<u>\$60,618,860</u>	<u>\$786,570 29</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$302,147 00
Premiums received.....	4,301 35
Amount of taxes paid to the State of Maine on premiums.....	<u>81 78</u>

MILLVILLE MUTUAL MARINE AND FIRE INS. CO.

MILLVILLE, N. J.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1867.

NATHANIEL STRATTON, *President*.F. L. MULFORD, *Secretary*.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$16,000 00
Loans on bond and mortgage, (first liens).....	4,000 00
Interest due and accrued on bond and mortgage loans.....	206 88
Stocks and bonds owned by the company, market value.....	35,000 00
Loans secured by collaterals.....	14,780 00
Cash in bank.....	20,393 24
Interest due and accrued on stocks not included in "market value".....	1,102 50
Interest due and accrued on collateral loans.....	689 73
Gross premiums in due course of collection.....	46,541 19
Bills receivable, not matured, taken for fire, marine and inland risks....	92,240 07
All other property belonging to the company.....	5,225 00
Premium notes.....	<u>\$1,072,197 23</u>

Aggregate of all the admitted assets of the company at their actual
value \$236,178 61

UNADMITTED ASSETS.

Office furniture.....	\$1,200 00
Bills receivable.....	213 10
Total.....	<u>\$1,413 10</u>

II. LIABILITIES.

Losses adjusted and unpaid	\$4,550 00
Losses unadjusted, including all reported and supposed losses	20,300 00
Losses resisted, including interest, costs and expenses.....	1,000 00
Net amount of unpaid losses and claims.....	<u>\$25,850 00</u>
Reinsurance at 50 per cent. of premiums on fire risks run- ning one year or less.....	\$36,825 00
Reinsurance pro rata on fire risks running more than one year	31,717 00
Gross premiums received on all unexpired marine risks....	<u>91,943 43</u>
Amount required to safely reinsure all outstanding risks.....	160,485 43

Amount reclaimable on perpetual fire policies.....	\$908 10
All other demands against the company, viz: commissions.....	1,224 90
Total amount of liabilities, except net surplus	\$188,468 48
Net surplus.....	47,710 18
Aggregate of all liabilities, including net surplus	<u>\$236,178 61</u>

III. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums received in cash	\$122,881 10	\$160,526 00	
Deduct reinsurance, rebate and return premiums.....	40,452 00	38,033 00	
Net cash received for premiums.....	<u>\$82,429 10</u>	<u>\$122,493 00</u>	\$204,922 10
Bills and notes received for premiums remaining unpaid...		<u>\$92,240 07</u>	
Received for interest and dividends from all sources.....			4,203 82
Income from all other sources, viz: rents.....			412 50
Aggregate amount of income received in cash.....			<u>\$209,538 43</u>

IV. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine.</i>	
Net amount paid for losses.....	<u>\$73,245 59</u>	<u>\$37,822 37</u>	\$111,067 96
Paid for commissions or brokerage.....			28,067 38
Salaries and other charges of officers, clerks and other employees.....			5,820 00
Paid for State, national and local taxes and other expenses			11,112 53
Aggregate amount of expenditures in cash.....			<u>\$156,067 87</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS.				
	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine risks.</i>	<i>Premiums.</i>
In force December 31, 1873...	\$7,473,572	\$111,573 08	\$805,625	\$50,568 30
Written during the year.....	7,010,955	121,973 00	2,825,838	160,526 00
Total.....	<u>\$14,484,527</u>	<u>\$233,546 08</u>	<u>\$3,631,463</u>	<u>\$211,094 30</u>
Deduct those terminated	3,863,343	71,880 98	2,013,976	85,538 87
In force December 31, 1874..	\$10,621,184	\$161,665 10	\$1,617,487	\$125,555 43
Deduct amount reinsured.....	1,847,600	34,244 00	350,725	33,612 00
Net amount in force.....	<u>\$8,773,584</u>	<u>\$127,421 10</u>	<u>\$1,266,762</u>	<u>\$91,943 43</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks taken.....	\$360,575 00	\$396,447 00	\$757,022 00
Premiums received	5,840 88	35,346 21	41,187 09
Losses paid on risks taken	-	11,470 51	11,470 51
Losses incurred in Maine.....			15,706 80
Amount of taxes paid to the State of Maine on premiums.....			594 33

QUINCY MUTUAL FIRE INSURANCE COMPANY.

QUINCY, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

I. W. MUNROE, *President.*CHAS. A. HOWLAND, *Secretary.*

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$8,500 00
Loans on bond and mortgage, (first liens)	49,350 00
Interest due and accrued on bond and mortgage loans.....	1,018 00
Stocks and bonds owned by the company, market value	171,951 00
Loans secured by collaterals.....	35,000 00
Cash in the company's principal office and in bank.....	15,460 16
Interest due and accrued on stocks not included in "market value".....	2,236 79
Interest due and accrued on collateral loans	3,680 19
Gross premiums in due course of collection	10,234 02

Aggregate of all the admitted assets of the company at their actual value \$297,430 16

UNADMITTED ASSETS.

Loan on personal security.....	<u>\$210 73</u>
--------------------------------	-----------------

II. LIABILITIES.

Losses adjusted and unpaid	\$1,439 23
Losses unadjusted, including all reported and supposed losses	5,625 00
Losses resisted, including interest, costs and expenses.....	<u>1,000 00</u>
Net amount of unpaid losses and claims.....	\$8,064 23
Amount required to safely reinsure all outstanding risks.....	207,760 87
Cash dividends to stockholders remaining unpaid.....	500 00

Due and accrued for salaries, rent and other expenses.....	\$375 47
All other demands against the company, vis : taxes	152 33
Total amount of liabilities, except net surplus	\$216,853 00
Net surplus.....	80,577 16
Aggregate of all liabilities, including net surplus.....	\$297,430 16

III. INCOME DURING THE YEAR.

Net cash received for premiums, (fire).....	\$104,915 32
Received for interest on bonds and mortgages.....	8,450 35
Received for interest and dividends from all other sources.....	13,236 51
Income from all other sources, vis: assessments.....	500 00
Aggregate amount of income received in cash	\$122,102 18

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire)	\$41,679 27
Cash dividends actually paid.....	17,343 81
Paid for commissions or brokerage.....	16,043 52
Salaries and other charges of officers, clerks and other employees.....	8,377 70
Paid for State, national and local taxes	1,222 94
All other expenditures.....	3,428 43
Aggregate amount of expenditures in cash.....	\$88,095 67

V. MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force December 31, 1873.....	\$25,685,620	\$407,101 37
Written during the year.....	6,968,658	104,915 32
Total	\$32,654,278	\$512,016 69
Deduct those terminated.....	6,447,177	96,304 76
In force December 31, 1874.....	\$26,207,101	\$415,711 93
Deduct amount reinsured.....	2,500	190 00
Net amount in force.....	\$26,204,601	\$415,521 93

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$113,683 00
Premiums received.....	1,769 47
Losses paid on risks taken.....	1,000 00
Losses incurred in Maine.....	1,000 00
Amount of taxes paid to the State of Maine on premiums.....	10 61

INSURANCE COMPANIES OF FOREIGN COUNTRIES.

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE
UNITED STATES BRANCHES OF INSURANCE COMPANIES OF
FOREIGN COUNTRIES, SHOWING THEIR CONDITION
ON THE 31ST DAY OF DECEMBER, 1874.**

COMMERCIAL UNION INSURANCE COMPANY.

LONDON, ENGLAND.

INCORPORATED IN 1861. COMMENCED BUSINESS IN 1861.

WILLIAM LEASK, *Chairman.*

S. STANLEY BROWN, *Secretary.*

CAPITAL.

Capital authorized.....	\$12,500,000 00
Capital actually paid up in cash.....	<u>1,250,000 00</u>

UNITED STATES BRANCH.

OFFICE, No. 10 PINE STREET, . . . NEW YORK.

ELIJAH ALLIGER, *General Agent.*

I. ASSETS IN U. S.

United States bonds, market value.....	\$578,000 00
Cash in the company's principal office and in bank	48,013 76
Gross premiums in due course of collection.....	124,761 06
All other property belonging to the company	<u>1,500 00</u>
Aggregate of all the admitted assets at their actual value	<u>\$750,274 82</u>

II. LIABILITIES IN U. S.

Losses adjusted and unpaid.....	\$14,556 61
Losses unadjusted, including all reported and supposed losses	12,970 00
Losses resisted, including interest, costs and expenses.....	<u>4,190 60</u>
Total gross amount of claims for losses.....	\$31,717 21
Deduct reinsurance thereon.....	<u>750 00</u>
Net amount of unpaid losses and claims	\$30,967 21

Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$307,992 19
Reinsurance pro rata on fire risks running more than one year.....	16,927 60
Amount required to safely reinsure all outstanding risks.....	\$324,919 79
All other demands against the company, viz : commissions	11,167 45
Aggregate of all liabilities.....	<u>\$367,054 45</u>

III. INCOME IN U. S. DURING THE YEAR.

Gross premiums received in cash.....	\$868,781 35
Deduct reinsurance, rebate and return premiums	112,428 20
Net cash received for premiums, (fire).....	<u>\$756,353 15</u>
Aggregate amount of income received in cash	<u>\$756,353 15</u>

IV. EXPENDITURES IN U. S. DURING THE YEAR.

Gross amount paid for losses.....	\$430,493 31
Deduct salvage, reinsurance.....	50,694 63
Net amount paid for losses, (fire)	<u>\$379,798 68</u>
Paid for commissions or brokerage.....	113,452 98
Salaries and other charges of officers, clerks and other employees.....	56,508 19
Paid for State, national and local taxes	19,741 81
Aggregate amount of expenditures in cash.....	<u>\$569,501 64</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS IN U. S.

	Fire risks.	Premiums.
In force December 31, 1873.....	\$39,371,320	\$527,872 14
Written during the year.....	69,879,512	911,230 14
Total.....	<u>\$109,250,832</u>	<u>\$1,439,102 28</u>
Deduct those terminated.....	56,866,514	756,885 80
In force December 31, 1874.....	<u>\$52,384,318</u>	<u>\$682,216 48</u>
Deduct amount reinsured.....	3,956,206	42,706 62
Net amount in force	<u>\$48,428,112</u>	<u>\$639,510 86</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$658,112 00
Premiums received.....	7,321 26
Losses paid on risks taken.....	1,847 04
Losses incurred in Maine.....	1,847 04
Amount of taxes paid to the State of Maine on premiums.....	<u>102 78</u>

LIVERPOOL AND LONDON AND GLOBE INSURANCE CO.
LIVERPOOL, ENGLAND.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1836.

THOMAS BROCKLEBANK, *Chairman*,

HENRY THOMSON, *Secretary*.

CAPITAL.

Capital authorized	\$10,000,000 00
Capital actually paid up in cash	1,228,200 00

UNITED STATES BRANCH.

OFFICE, No. 45 WILLIAM STREET, . . . NEW YORK.

J. E. PULSFORD, *Resident Secretary*.

ARTHUR PELL, *Assistant Secretary*.

I. ASSETS IN U. S.

Real estate owned by the company, unincumbered.....	\$442,000 00
Loans on bond and mortgage, (first liens)	1,237,400 00
Stocks and bonds owned by the company, market value.....	1,600,868 75
Loans secured by collaterals.....	2,223 65
Cash in the company's principal office and in bank.....	133,339 30
Interest due and accrued on stocks not included in "market value".....	18,431 28
Gross premiums in due course of collection.....	319,701 47
Bills receivable, not matured, taken for fire risks	14,674 54
All other property belonging to the company, viz: salvage.....	2,893 85
Aggregate of all the admitted assets at their actual value.....	<u>\$3,771,532 84</u>

II. LIABILITIES IN U. S.

Losses unadjusted, including all reported and supposed losses.....	\$142,967 67
Losses resisted, including interest, costs and expenses.....	97,287 54
Net amount of unpaid losses and claims.....	\$240,255 21
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$1,042,383 33
Reinsurance pro rata on fire risks running more than one year	300,348 51
Amount required to safely reinsure all outstanding risks.....	<u>1,342,731 84</u>

Amount reclaimable on perpetual fire policies.....	\$292,044 37
All other demands against the company, viz: commissions, \$63,910.29; reinsurance fund and other liabilities, except capital, under the Life Insurance Department, \$109,408.89; total.....	173,349 18
Aggregate of all liabilities.....	<u>\$2,048,380 60</u>

III. INCOME IN U. S. DURING THE YEAR.

Gross premiums received in cash	\$3,081,125 34
Deduct reinsurance, rebate and return premiums.....	372,592 48
Net cash received for premiums, (fire).....	\$2,708,532 86
Received for interest on bonds and mortgages.....	41,960 74
Received for interest and dividends from all other sources.....	90,300 97
Income from all other sources, viz: rents, \$28,819.09; life account, \$19,230.46; total	48,049 55
Deposit premiums received for perpetual fire risks.....	<u>\$10,461 71</u>
Aggregate amount of income received in cash.....	<u>\$2,888,834 12</u>

IV. EXPENDITURES IN U. S. DURING THE YEAR.

Gross amount paid for losses	\$1,154,565 18
Deduct salvage, reinsurance.....	27,272 87
Net amount paid for losses, (fire)	\$1,127,292 31
Paid for commissions or brokerage.....	385,633 21
Salaries and other charges of officers, clerks and other employees.....	187,353 43
Paid for State, national and local taxes	46,966 79
Life expenditures.....	13,908 12
All other expenditures, viz: general expenses.....	136,174 79
Deposit premiums returned on perpetual risks.....	<u>\$15,765 06</u>
Aggregate amount of expenditures in cash.....	<u>\$1,897,328 65</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS IN U. S.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$203,402,874	\$2,906,796 70
Written during the year.....	<u>310,406,506</u>	<u>3,055,090 97</u>
Total	\$513,809,380	\$5,961,887 67
Deduct those terminated	<u>309,372,959</u>	<u>3,326,036 81</u>
In force December 31, 1874	\$204,436,421	\$2,635,850 86
Deduct amount reinsured	<u>9,363,817</u>	<u>105,509 14</u>
Net amount in force.....	<u>\$195,072,604</u>	<u>\$2,530,341 72</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$2,129,508 00
Premiums received	27,089 01
Losses paid on risks taken	4,023 28
Losses incurred in Maine	1,040 78
Amount of taxes paid to the State of Maine on premiums	445 16

LONDON ASSURANCE CORPORATION.

LONDON, ENGLAND.

INCORPORATED IN 1720. COMMENCED BUSINESS IN 1720.

ROBERT GILLESPIE, *Governor.*JOHN P. LAURENCE, *Secretary.*

CAPITAL.

Capital actually paid up in cash \$2,241,375 00

UNITED STATES BRANCH.

OFFICE, No. 88 WALL STREET, NEW YORK.

FRAME, HARE AND LOCKWOOD, *Managers.*

I. ASSETS IN U. S.

Loans on bond and mortgage, (first liens)	\$7,044 51
United States bonds, market value	590,550 00
Cash in the company's principal office and in bank	69,268 82
Aggregate of all the admitted assets at their actual value	\$666,863 33

II. LIABILITIES IN U. S.

Net amount of unpaid losses and claims	\$8,600 00
Reinsurance at 50 per cent of premiums on fire risks running one year or less	\$168,157 73
Reinsurance pro rata on fire risks running more than one year	80,368 86
Amount required to safely reinsure all outstanding risks	248,526 59
Aggregate of all liabilities	\$257,126 59

III. INCOME IN U. S. DURING THE YEAR.

Gross premiums received in cash.....	\$507,390 30	
Deduct reinsurance, rebate and return premiums.....	96,742 73	
Net cash received for premiums, (fire).....		\$410,557 57
Received for interest and dividends from all sources.....		10,569 79
Aggregate amount of income received in cash		<u>\$421,127 36</u>

IV. EXPENDITURES IN U. S. DURING THE YEAR.

Gross amount paid for losses.....	\$208,088 42	
Deduct salvage, reinsurance.....	13,400 40	
Net amount paid for losses, (fire)		\$194,688 02
Paid for commissions or brokerage.....		48,173 58
Salaries and other charges of officers, clerks and other employees.....		26,394 66
Paid for State, national and local taxes		17,254 37
All other expenditures, viz: general expenses.....		35,541 67
Aggregate amount of expenditures in cash.....		<u>\$322,052 30</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS IN U. S.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$38,315,294	\$437,940 67
Written during the year.....	50,256,385	410,557 57
Total	<u>\$88,571,679</u>	<u>\$848,498 24</u>
Deduct those terminated	46,478,662	379,504 06
Net amount in force.....	<u>\$42,093,017</u>	<u>\$469,994 18</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$483,792 00
Premiums received	5,676 40
Amount of taxes paid to the State of Maine on premiums.....	<u>113 53</u>

NORTH BRITISH AND MERCANTILE INSURANCE CO.

LONDON AND EDINBURGH, G. B.

INCORPORATED IN 1809. COMMENCED BUSINESS IN 1809.

DAVID SMITH, *General Manager.*JOHN OGILVIE, *Secretary.*

CAPITAL.

Capital authorized.....	\$10,000,000 00
Capital actually paid up in cash.....	1,250,000 00

UNITED STATES BRANCH.

OFFICE, No. 112 AND 114 BROADWAY, . . . NEW YORK.

CHARLES E. WHITE, *Manager.*

I. ASSETS IN U. S.

Stocks and bonds owned by the company, market value	\$1,369,848 00
Cash in the company's principal office and in bank.....	264,134 30
Gross premiums in due course of collection	46,891 85
Bills receivable, not matured, taken for fire risks	2,926 06
Aggregate of all the admitted assets at their actual value	<u>\$1,683,800 21</u>

II. LIABILITIES IN U. S.

Losses adjusted and unpaid	\$18,396 70
Losses unadjusted, including all reported and supposed losses	56,040 92
Losses resisted, including interest, costs and expenses.....	7,323 69
Net amount of unpaid losses and claims.....	<u>\$81,761 31</u>
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$598,452 50
Reinsurance pro rata on fire risks running more than one year.....	191,387 00
Amount required to safely reinsure all outstanding risks	<u>789,839 50</u>
Aggregate of all liabilities.....	<u>\$871,600 81</u>

III. INCOME IN U. S. DURING THE YEAR.

Gross premiums received in cash.....	\$1,474,927 07
Deduct reinsurance, rebate and return premiums.....	148,454 30
Net cash received for premiums, (fire).....	<u>\$1,326,472 77</u>
Received for interest and dividends from all sources.....	46,894 11
Income from all other sources, viz: premium on gold.....	3,134 10
Aggregate amount of income received in cash	<u><u>\$1,376,500 98</u></u>

IV. EXPENDITURES IN U. S. DURING THE YEAR.

Net amount paid for losses, (fire).....	\$557,382 51
Paid for commissions or brokerage.....	171,547 79
Salaries and other charges of officers, clerks and other employees.....	99,155 31
Paid for State, national and local taxes	28,125 01
All other expenditures, viz: general expenses.....	75,954 31
Aggregate amount of expenditures in cash.....	<u><u>\$932,164 93</u></u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS IN U. S.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873	\$111,938,987	\$1,543,368 61
Written during the year.....	112,338,772	1,474,927 07
Total.....	<u>\$224,277,759</u>	<u>\$3,018,295 68</u>
Deduct those terminated.....	114,470,013	1,502,410 69
Net amount in force	<u><u>\$109,807,746</u></u>	<u><u>\$1,515,885 00</u></u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$2,515,532 00
Premiums received	36,098 00
Losses paid on risks taken	41,624 83
Losses incurred in Maine	<u><u>37,799 83</u></u>

QUEEN INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.

JAMES M. WILSON, *Manager*.THOMAS W. THOMSON, *Secretary*.

CAPITAL.

Capital authorized.....	\$10,000,000 00
Capital actually paid up in cash.....	899,150 00

UNITED STATES BRANCH.

OFFICE, No. 216 BROADWAY, . . . NEW YORK.

WILLIAM H. ROSS, *Manager*.

I. ASSETS IN U. S.

Stocks and bonds owned by the company, market value	\$1,032,775 00
Cash in the company's principal office and in bank.....	88,626 89
Gross premiums in due course of collection	19,886 65
Aggregate of all the admitted assets at their actual value.....	\$1,141,287 64

UNADMITTED ASSETS.

Office furniture.....	\$4,441 21
-----------------------	------------

II. LIABILITIES IN U. S.

Losses unadjusted, including all reported and supposed losses	\$27,427 23
Losses resisted, including interest, costs and expenses.....	23,326 13
Total gross amount of claims for losses.....	\$50,753 36
Deduct reinsurance and salvage claims thereon.....	4,657 50
Net amount of unpaid losses and claims.....	\$46,095 86
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$461,973 34
Reinsurance pro rata on fire risks running more than one year	66,595 70
Amount required to safely reinsure all outstanding risks.....	528,569 04
Due and accrued for rent.....	2,000 00
All other demands against the company, viz: commissions.....	750 00
Aggregate of all liabilities	\$577,414 90

III INCOME IN U. S. DURING THE YEAR.

Gross premiums received in cash.....	\$1,267,280 89
Deduct reinsurance, rebate and return premiums.....	154,165 25
Net cash received for premiums, (fire).....	\$1,113,115 64
Received for interest and dividends from all sources	1,208 89
Aggregate amount of income received in cash	<u>\$1,114,324 53</u>

IV. EXPENDITURES IN U. S. DURING THE YEAR.

Gross amount paid for losses.....	\$503,793 71
Deduct salvage, reinsurance.....	6,124 92
Net amount paid for losses, (fire).....	\$497,668 79
Paid for commissions or brokerage.....	167,728 39
Salaries and other charges of officers, clerks and other employees.....	35,481 23
Paid for State, national and local taxes	24,294 99
All other expenditures, viz: general expenses.....	46,834 00
Aggregate amount of expenditures in cash.....	<u>\$772,007 40</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS IN U. S.

	Fire risks.	Premiums.
In force December 31, 1873.....	\$80,516,893	\$1,071,677 55
Written during the year.....	96,984,561	1,162,630 33
Total.....	<u>\$177,501,454</u>	<u>\$2,234,307 88</u>
Deduct those terminated.....	96,389,724	1,145,341 12
In force December 31, 1874.....	\$81,111,730	\$1,068,966 76
Deduct amount reinsured.....	2,265,679	31,828 68
Net amount in force	<u>\$78,846,051</u>	<u>\$1,057,138 08</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$1,058,319 00
Premiums received	17,615 61
Losses paid on risks taken	5,723 63
Losses incurred in Maine.....	5,723 63
Amount of taxes paid to the State of Maine on premiums.....	<u>237 84</u>

ROYAL INSURANCE COMPANY.
LIVERPOOL, ENGLAND.

INCORPORATED IN 1845. COMMENCED BUSINESS IN 1845.

JOHN H. McLAREN, *President and Secretary.*

CAPITAL.

Capital authorized.....	\$10,000,000 00
Capital actually paid up in cash.....	<u>1,445,475 00</u>

UNITED STATES BRANCH.

Office, No. 15 DEVONSHIRE STREET, BOSTON.

FOSTER AND SCULL, Managers.

I. ASSETS IN U. S.

Stocks and bonds owned by the company, market value.....	\$1,740,593 75
Cash in bank.....	246,697 90
Interest due and accrued on stocks not included in "market value"	37,620 00
Gross premiums in due course of collection.....	112,885 40
All other property belonging to the company.....	<u>773 31</u>
Aggregate of all the admitted assets at their actual value	<u>\$2,138,570 36</u>

II. LIABILITIES IN U. S.

Losses adjusted and unpaid	\$10,146 05
Losses unadjusted, including all reported and supposed losses.....	42,531 71
Losses resisted, including interest, costs and expenses.....	<u>54,055 58</u>
Total gross amount of claims for losses.	\$106,733 34
Deduct reinsurance and salvage claims thereon.....	<u>91 20</u>
Net amount of unpaid losses and claims.....	\$106,642 14
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$797,557 08
Reinsurance pro rata on fire risks running more than one year.....	<u>379,979 48</u>
Amount required to safely reinsure all outstanding risks.....	1,177,546 53
Amount reclaimable on perpetual fire policies.....	16,059 40
Reinsurance fund and other liabilities under the Life Insurance Department	<u>117,750 00</u>

Due and accrued for salaries, rent and other expenses.....	\$42 88
All other demands against the company, viz: taxes, commissions and re- tara premiums.....	27,953 76
Aggregate of all liabilities.....	<u>\$1,445,994 33</u>

III. INCOME IN U. S. DURING THE YEAR.

Gross premiums received in cash.....	\$2,071,366 55
Deduct reinsurance, rebate and return premiums.....	229,514 04
Net cash received for premiums, (fire).....	<u>\$1,841,852 51</u>
Received for interest and dividends from all sources.....	84,374 98
Income from all other sources, viz: rents.....	3,068 17
Aggregate amount of income received in cash.....	<u>\$1,929,295 66</u>

IV. EXPENDITURES IN U. S. DURING THE YEAR.

Gross amount paid for losses.....	\$772,507 04
Deduct salvage, reinsurance.....	21,829 78
Net amount paid for losses, (fire)...	<u>\$750,677 26</u>
Paid for commissions or brokerage.....	293,350 27
Salaries and other charges of officers, clerks and other employees.....	70,706 37
Paid for State, national and local taxes.....	46,111 24
All other expenditures, viz: general expenses.....	83,469 96
Aggregate amount of expenditures in cash.....	<u>\$1,244,315 12</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS IN U. S.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$151,275,042	\$2,234,703 98
Written during the year.....	159,300,571	1,997,986 49
Total.....	<u>\$310,575,613</u>	<u>\$4,232,690 47</u>
Deduct those terminated.....	151,247,587	1,983,236 93
In force December 31, 1874.....	<u>\$159,328,026</u>	<u>\$2,249,453 54</u>
Deduct amount reinsured.....	3,043,409	32,669 88
Net amount in force.....	<u>\$156,284,617</u>	<u>\$2,216,783 66</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$1,774,559 00
Premiums received.....	29,219 11
Losses paid on risks taken.....	8,050 44
Losses incurred in Maine.....	8,050 44
Amount of taxes paid to the State of Maine on premiums.....	<u>423 37</u>

ROYAL CANADIAN INSURANCE COMPANY.

MONTREAL, CANADA.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1873.

JOHN YOUNG, *President*.ARTHUR GAGNON, *Secretary*.

CAPITAL.

Capital authorized.....	\$6,000,000 00
Capital actually paid up in cash.....	536,930 00

UNITED STATES BRANCH.

Office, No. 24 CONGRESS STREET, . . . BOSTON.

C. F. SISE, *Manager*.

I. ASSETS IN U. S.

Stocks and bonds owned by the company, market value	\$306,890 94
Cash deposited with trustees.....	74,598 07
Interest due and accrued on stocks not included in "market value".....	3,833 83
Gross premiums in due course of collection.....	28,451 12
Bills receivable, not matured, taken for fire, marine and inland risks	2,425 26
Aggregate of all the admitted assets at their actual value.....	<u>\$416,198 72</u>

UNADMITTED ASSETS.

Office furniture.....	<u>\$8,060 90</u>
-----------------------	-------------------

II. LIABILITIES IN U. S.

Losses adjusted and unpaid.....	\$7,150 37
Losses unadjusted, including all reported and supposed losses	15,502 68
Total gross amount of claims for losses.....	<u>\$22,653 05</u>
Deduct reinsurance and salvage claims thereon.....	2,100 00
Net amount of unpaid losses and claims	\$20,553 05
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$132,563 59
Reinsurance pro rata on fire risks running more than one year	7,686 62
Reinsurance at 50 per cent. of premiums on inland risks...	1,856 46
Amount required to safely reinsure all outstanding risks.....	<u>142,105 67</u>
Aggregate of all liabilities.....	<u>\$162,658 72</u>

III. INCOME IN U. S. DURING THE YEAR.

	<i>Firs.</i>	<i>Inland.</i>	
Gross premiums received in cash	\$356,837 88	\$58,952 70	
Deduct reinsurance, rebate and return premiums.....	834 58	9,145 50	
Net cash received for premiums.....	<u>\$356,003 30</u>	<u>\$49,807 20</u>	\$305,810 50
Bills and notes received for premiums remaining unpaid..		<u>\$32,811 15</u>	
Received for interest on bonds and mortgages.....			5,300 00
Aggregate amount of income received in cash			<u>\$311,110 50</u>

IV. EXPENDITURES IN U. S. DURING THE YEAR.

	<i>Firs.</i>	<i>Inland.</i>	
Gross amount paid for losses.....	\$12,517 41	\$16,908 16	
Deduct salvage, reinsurance.. ..	-	5,676 11	
Net amount paid for losses.....	<u>\$12,517 41</u>	<u>\$11,232 05</u>	\$23,749 46
Paid for commissions or brokerage.....			53,593 65
Salaries and other charges of officers, clerks and other employees.....			29,318 64
Aggregate amount of expenditures in cash.....			<u>\$106,661 75</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS IN U. S.

	<i>Firs risks.</i>	<i>Premiums.</i>	<i>Inland risks.</i>	<i>Premiums.</i>
Written during the year.....	\$21,449,862	\$285,289 00	\$2,547,937	\$58,952 70
Deduct those terminated.....	1,562,353	7,946 99	2,494,937	55,239 80
In force December 31, 1874...	\$19,885,509	\$277,342 01	\$53,000	\$3,712 90
Deduct amount reinsured.....	130,109	834 58	5,000	260 00
Net amount in force.....	<u>\$19,755,400</u>	<u>\$276,507 43</u>	<u>\$48,000</u>	<u>\$3,452 90</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire)	\$407,122 00
Premiums received	6,420 44
Losses paid on risks taken.....	1,273 00
Losses incurred in Maine.....	1,273 00
Amount of taxes paid to the State of Maine on premiums.....	<u>102 94</u>

SCOTTISH COMMERCIAL INSURANCE COMPANY.

GLASGOW, SCOTLAND.

INCORPORATED IN 1845. COMMENCED BUSINESS IN 1845.

ALEXANDER CRUM, *Chairman.*F. J. HALLOWS, *Secretary.*

CAPITAL.

Capital authorized.....	\$10,000,000 00
Capital actually paid up in cash.....	400,000 00

UNITED STATES BRANCH.

OFFICE No. 176 BROADWAY, . . . NEW YORK.

JAMES M. RANKIN, *Resident Manager.*

I. ASSETS IN U. S.

United States bonds, market value.....	\$444,150 00
Cash in the company's principal office and in bank.....	10,936 34
Gross premiums in due course of collection.....	29,322 11
Aggregate of all the admitted assets at their actual value.....	\$484,408 45

II. LIABILITIES IN U. S.

Losses adjusted and unpaid.....	\$3,845 59
Losses unadjusted, including all reported and supposed losses.....	11,607 82
Net amount of unpaid losses and claims.....	\$15,453 41
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$97,981 80
Reinsurance pro rata on fire risks running more than one year.....	6,098 00
Amount required to safely reinsure all outstanding risks.....	104,079 80
Due and accrued for salaries, rent and other expenses.....	750 00
All other demands against the company, viz: taxes, commissions and return premiums.....	7,370 86
Aggregate of all liabilities.....	\$127,653 07

III. INCOME IN U. S. DURING THE YEAR.

Gross premiums received in cash.....	\$239,099 72	
Deduct reinsurance, rebate and return premiums.....	27,668 19	
Net cash received for premiums, (fire).....		\$211,431 53
Received for interest on bonds		24,014 32
Aggregate amount of income received in cash.....		<u>\$235,445 85</u>

IV. EXPENDITURES IN U. S. DURING THE YEAR.

Gross amount paid for losses.....	\$103,323 41	
Deduct salvage, reinsurance.....	1,982 05	
Net amount paid for losses, (fire).....		\$101,341 36
Paid for commissions or brokerage..		39,650 64
Salaries and other charges of officers, clerks and other employees.....		21,303 82
Paid for State, national and local taxes.....		6,242 29
All other expenditures, viz: general expenses		13,742 50
Aggregate amount of expenditures in cash		<u>\$182,280 61</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS IN U. S.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1873.....	\$13,401,752	\$148,846 00
Written during the year.....	26,882,111	252,976 00
Total	<u>\$40,283,863</u>	<u>\$401,822 00</u>
Deduct those terminated.....	22,600,239	195,815 00
In force December 31, 1874.....	\$17,683,624	\$206,007 00
Deduct amount reinsured.....	400,650	3,863 00
Net amount in force	<u>\$17,282,974</u>	<u>\$202,144 00</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$126,300 00
Premiums received	1,704 19
Losses paid on risks taken.....	16 67
Losses incurred in Maine.....	16 67
Amount of taxes paid to the State of Maine on premiums.....	<u>34 08</u>

WESTERN ASSURANCE COMPANY.

TORONTO, CANADA.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

JOHN McMURRICH, *President.*FRED. G. C. LOVELACE, *Secretary.*

CAPITAL.

Capital authorised.....	\$880,000 00
Capital actually paid up in cash.....	374,181 42

UNITED STATES BRANCH.

I. ASSETS IN U. S.

Stocks and bonds owned by the company, market value	\$237,961 87
Cash in the company's principal office and in bank	59,499 10
Gross premiums in due course of collection.....	23,331 27
Bills receivable, not matured, taken for fire, marine and inland risks....	5,820 75
Aggregate of all the admitted assets at their actual value	\$326,612 99

II. LIABILITIES IN U. S.

Net amount of unpaid losses and claims, (unadjusted).....	\$7,200 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$65,812 68
Reinsurance pro rata on fire risks running more than one year	1,402 45
Reinsurance at 50 per cent of premiums on inland risks ..	2,081 25
Amount required to safely reinsure all outstanding risks.....	69,296 38
Aggregate of all liabilities.....	\$76,496 38

III. INCOME IN U. S. DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Gross premiums received in cash.....	\$184,151 58	\$45,060 64	
Debet reinsurance, rebate and return premiums	11,636 30	934 59	
Net cash received for premiums.....	\$172,515 28	\$44,126 05	\$216,641 33
Bills and notes received for premiums remaining unpaid...	\$5,820 75		
Aggregate amount of income received in cash.....			\$216,641 33

IV. EXPENDITURES IN U. S. DURING THE YEAR.

	<i>Fire.</i>	<i>Marine.</i>	
Net amount paid for losses.....	\$95,457 87	\$20,217 39	
			\$85,875 28
Paid for commissions or brokerage.....			24,152 28
Salaries and other charges of officers, clerks and other employees.....			5,719 60
Aggregate amount of expenditures in cash.....			<u>\$125,547 12</u>

V. MISCELLANEOUS.

RISKS AND PREMIUMS IN U. S.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine risks.</i>	<i>Premiums.</i>
In force December 31, 1873...	\$5,609,897	\$74,876 05	\$172,750	\$13,078 76
Written during the year.....	12,692,521	183,749 08	2,877,155	52,952 02
Total.....	<u>\$18,302,418</u>	<u>\$258,624 13</u>	<u>\$3,049,905</u>	<u>\$66,030 77</u>
Deduct those terminated.....	9,325,071	123,492 63	2,988,905	61,868 27
Net amount in force.....	<u>\$8,977,347</u>	<u>\$135,131 50</u>	<u>\$61,000</u>	<u>\$4,162 50</u>

BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$149,522 90
Premiums received.....	2,246 72
Losses paid on risks taken.....	987 50
Losses incurred in Maine.....	987 50
Amount of taxes paid to the State of Maine on premiums.....	<u>33 20</u>

LICENSED BROKERS AND AGENTS.

**LICENSED BROKERS, AND LICENSED AGENTS OF FIRE, FIRE-MARINE
AND MARINE INSURANCE COMPANIES AUTHORIZED TO
TRANSACTION BUSINESS IN THE STATE OF MAINE.**

Sections 50 and 51 of the Insurance Law of Maine.

SECT. 50. No person shall act as agent of any insurance company until he has produced to the commissioner and filed with him a duplicate power of attorney from the company or its authorized agent, authorizing him to act as such agent. Upon filing such power the commissioner shall issue a license to him if the company has received a license to do an insurance business in this State; and such license shall continue until the first day of July then next, and may be renewed from year to year on producing a certificate from the company that his agency is continued. For each such license or renewal thereof the commissioner shall receive the sum of one dollar. And if any person solicits, receives or forwards any risk or application for insurance to any insurance company, without first receiving such license, or fraudulently assumes to be an agent, and thus procures risks and receives money for premiums, he shall forfeit not more than fifty dollars for each offence; but any policy issued on an application thus procured shall bind the company if otherwise valid.

SECT. 51. Any person may be licensed by the commissioner as insurance broker to negotiate contracts of insurance, and to effect insurance for others than himself for a compensation, and by virtue thereof he may place risks or effect insurance with any insurance company of this State, or with the agents of any foreign insurance company who have been licensed to do an insurance business in this State, but with no other. For such license he shall pay the sum of five dollars, which shall authorize him thus to act until the first day of July then next; and on payment of the same fee his license may be renewed from year to year afterwards, ending annually on the first day of July. Any person without such license, assuming to act as such broker, shall forfeit not more than fifty dollars.

LICENSED BROKERS.

Mark Rollins.....	Albion
Samuel L. Came	Alfred
French & Ricker.....	Auburn
F. W. Bartlett.....	Bangor
Daniel Warren.....	Bangor
Francis Adams.....	Bath
A. G. Page	Bath
O. M. Plummer.....	Bath
F. & E. Reed.....	Bath
Isaac M. Boardman.....	Belfast
F. J. Goodwin.....	Biddeford
Garey & Shaw.....	Biddeford
Wm. P. Burr.....	Brewer
T. B. Barrett.....	Canaan
Hiram Stevens.....	Carroll
A. M. Bradley & Son.....	East Vassalboro
C. F. Dunlap & Co.....	Lewiston
S. O. Purinton.....	Lewiston
G. W. Bowler.....	Liberty
Nathan Bowler.....	Liberty
Jas. F. Blunt	Mt. Vernon
Ezra Winslow	New Portland
J. C. Wilson.....	Orono
John Bennett.....	Parsonsfield
J. M. Carpenter.....	Pittston
Chas. W. Ford.....	Portland
T. B. Haskell.....	Portland
W. F. Lord.....	Portland
Albert Marwick.....	Portland
Rollins, Loring & Adams.....	Portland
Ryan & Kelsey	Portland
Thos. O. Winslow.....	Portland
A. F. Craig	Portsmouth, N. H.
Spaulding & Stuart.....	Richmond
H. Gregory, Jr.....	Rockland
Edward P. Burnham.....	Saco
H. M. Bodwell.....	Solon
G. & G. L. Taber.....	Vassalboro
Gilbert Hasty.....	Waterboro
F. C. Thayer.....	Waterville
John U. Hubbard	West Waterville
Isiah James.....	West Waterville
Mitchell & Friselle.....	West Waterville
Albion P. Weeks	Weeks' Mills
Thos. J. Dudley.....	Wilton

LICENSED AGENTS

OF FIRE, FIRE-MARINE AND MARINE INSURANCE COMPANIES AUTHORIZED
TO TRANSACT BUSINESS IN MAINE.

MAINE STOCK COMPANIES.

BANGOR INSURANCE COMPANY.

John Elliot..... Abbot
Edward Weeks..... Alna
M. W. Farr..... Augusta
Daniel Warren..... Bangor
O. M. Plummer..... Bath
Garey & Shaw..... Biddeford
Thos. N. Lord..... Bucksport
H. J. Stevens..... Carroll
A. N. Willey..... Cherryfield
P. McCrillis..... Dexter
H. O. Goddard..... East Vassalboro
C. C. Burrill..... Ellsworth
Z. H. Greenwood..... Farmington Falls
A. J. Robinson..... Ferry Village
B. A. Neal..... Gardiner
Pierce & Donnell..... Houlton
S. P. Crossman..... Lewiston
G. W. Bowler..... Liberty

M. R. Brackett..... Limerick
W. R. Ayer..... Lincoln
A. Hobart & Son..... Newport
J. W. Waldron..... Oldtown
F. W. Gross..... Orland
E. P. Butler..... Orono
Dow, Coffin & Libby..... Portland
Amasa Howe..... Presque Isle
Spaulding & Stuart..... Richmond
J. G. Lovejoy..... Rockland
Chandler Tuttle..... Skowhegan
John L. Field..... St. Albans
L. M. Partridge..... Stockton
A. E. Howard..... Waldeboro
L. T. Boothby..... Waterville
Noah Hall..... West Peru
Fred Atwood..... Winterport

MERCHANTS' INSURANCE COMPANY.

None.

OCEAN INSURANCE COMPANY.

None.

UNION INSURANCE COMPANY.

None.

MAINE MUTUAL COMPANIES.

BANGOR.

Nathaniel French..... Auburn
L. A. Bowler..... Bangor
W. H. Moore..... Bangor
Daniel Warren..... Bangor
O. M. Plummer..... Bath
H. O. Perry..... Blaine
Isaac Libbey..... Bradford
Joel C. Pease..... Bradley
W. H. Pillsbury..... Bucksport

L. L. Lowell..... Oakis
E. M. Wood..... Camden
D. H. Patten..... Charleston
Samuel Copp..... Corinna
H. C. Parsons..... Dexter
Job Crocker..... Dixmont
Amos Whitney..... East Dixmont
Winslow Bates..... Eastport
C. C. Burrill..... Ellsworth

John C. Friend.....	Etna	Geo. A. Hopkins	Millbridge
A. N. Greenwood..	Fairfield	Wm. P. Young.....	Milo
Lorenzo Oak	Garland	Arial Kelley.....	Newburgh
D. R. Straw, Jr.....	Gulfport	E. R. Alford.....	Oldtown
Samuel Phipps.....	Hampden	J. C. Wilson	Oreono
T. J. Hodgkins.....	Hancock	A. T. Coburn	Patten
A. M. Nash	Harrington	O. G. Perry.....	Presque Isle
A. E. Haley	Kennebunk	N. R. Talbot.....	Rockport
G. A. Cushman.....	Lee	J. W. Caldwell.....	Sherman Mills
Mason H. Wilder.....	Machias	L. T. Boothby	Waterville
S. O. Jewett.....	Machiasport	G. V. Mills.....	West Waterville

BRUNSWICK FARMERS.

None.

CASCO.

None.

CUMBERLAND.

None.

DANVILLE.

None.

EASTPORT.

Driscoll & Parlin.....Machias

ELIOT AND KITTERY.

William Hill.....	Eliot	Moses A. Safford	Kittery
S. C. Shapleigh.....	Eliot	Joe. Langton	Kittery
J. D. Froet.....	Eliot	Stephen D. Lord.....	Lebanon
John Wentworth.....	Kittery	Wm. P. True.....	Sanford
Daniel A. Hill.....	Kittery	George Hobbs	South Berwick
E. C. Spinney.....	Kittery	Alex. Thompson.....	York
Wm. R. Parker	Kittery	Joseph H. Moody.....	York

FALMOUTH.

None.

FAYETTE.

None.

FRYEBURG.

T. B. McIntyre.....Fryeburg

GORHAM FARMERS.

None.

HARPSWELL.

None.

HARRISON.

None.

HOPK.

None.

Jay.

None.

LICENSED AGENTS.

KENNEBUNK.

None.

LOVELL.

None.

MONMOUTH.

J. H. Lovejoy.....	Albany	Jesse Davis.....	Lisbon
Joseph Hutchinson.....	Auburn	Ulmer Perley.....	Livermore
Daniel Foster.....	Augusta	Seth Martin.....	Monmouth
E. A. Cunningham.....	Bath	I. N. Prescott.....	Monmouth
Kara Cunningham.....	Bath	W. S. Woodbury.....	Monmouth
John S. Minot.....	Belgrade	F. L. Carney.....	Newcastle
Cyrus Wormell.....	Bethel	Z. A. Dyer.....	New Sharon
Moses Williams.....	Bowdoin	John Black.....	Paris
M. H. White.....	Bowdoinham	J. M. Carpenter.....	Pittston
A. M. Austin.....	Buckfield	S. S. Robinson.....	Readfield
Peter Emery.....	Buxton	J. W. Libby.....	Richmond
Abel Prescott.....	Chesterville	S. L. Waterhouse.....	Saco
Sylvester Eddy.....	Corinth	Thomas Thompson.....	South Bristol
Joseph Lord.....	Detroit	Josiah True.....	South Litchfield
Samuel Holmes.....	Dixfield	William S. Towle.....	Strong
John F. Woods.....	Farmington	Charles E. White.....	Topsnam
H. Wells.....	Freeport	Charles D. Ford.....	Turner
S. B. Foster.....	Gray	J. B. Turner.....	Wayne
Walter Foss.....	Leeds	John P. Carson.....	Wayne
Rudolphus Jennings.....	Leeds	O. S. Robbins.....	Winthrop

NORTH YARMOUTH.

None.

NORWAY.

None.

OTISFIELD.

None.

PENOBSCOT.

Oliver Nash.....	Addison	D. S. Flanders.....	Monroe
L. A. Bowler.....	Bangor	John Somes.....	Mount Desert
J. T. Hinckley.....	Bluehill	N. B. Nich.....	North Bucksport
Isaac Libbey.....	Bradford	R. D. Sprague.....	North Islesboro
J. W. Porter.....	Burlington	E. R. Alford.....	Oldtown
Levi L. Lowell.....	Catais	Oliver P. Dorr.....	Oriand
Hiram Stevens.....	Carroll	E. P. Butler.....	Orono
Cyrus H. Kilby.....	Dennysville	Ira D. Fish.....	Patten
Job Crocker.....	Dixmont	Josiah Varnum.....	Penobscot
O. S. Livermore.....	Eastport	T. B. Seekins.....	Pittsfield
Warren King.....	East Lamoline	Amasa Howe.....	Presque Isle
Charles Cary.....	East Machias	Arvida Briggs.....	Ripley
L. J. Thomas.....	Eden	J. W. Caldwell.....	Sherman Mills
A. W. McMahon.....	Eddington	James Wright.....	Skowhegan
J. O. Sargent.....	Ellsworth	G. W. McIntire.....	Solon
E. H. Treat.....	Enfield	S. W. Collins.....	Stetson
J. F. Nye.....	Fairfield	L. B. Sawyer.....	Stenben
H. M. Soule.....	Gouldsboro	Ambrose Simpson.....	Sullivan
D. L. Hopkins.....	Hampden	Abraham Richardson.....	Tremont
H. W. Dismore.....	Harrington	J. S. Graves.....	Vienna
W. C. Donnell.....	Houlton	George V. Mills.....	West Brooksville
W. R. Ayer.....	Lincoln	E. C. Wilder.....	West Pembroke
M. M. Foster.....	Lubec	Kenben A. Rich.....	Winterport
Warren Leighton.....	Millbridge		

PISCATAQUIS.

None.

RAYMOND.

None.

SACO.

None.

SIDNEY.

None.

SOMERSET.

L. A. Bowler.....	Bangor	S. B. Walton.....	Meroer
John S. Minot.....	Belgrade	Joshua Cumston.....	Monmouth
B. P. & B. L. Reed.....	Benton	James F. Blunt.....	Mount Vernon
Chandler Baker.....	Bingham	Esra Winslow.....	New Portland
John Russell.....	Cambridge	Luther Curtis.....	New Sharon
George S. Hill.....	Exeter	John H. Rowell.....	Solon
E. G. Pratt.....	Fairfield	Asa S. Duly.....	Starks
John F. Woods.....	Farmington	Edwin Gray.....	Starks
James Fuller.....	Hartland	William S. Towle.....	Strong
A. R. Bumpus.....	Hebron	James Cyphers.....	St. Albans
True Woodbury.....	Litchfield	James Porter.....	Vienna
John Larrabee.....	Livermore	B. H. Mitchell.....	West Waterville

THOMASTON.

None.

UNION FARMERS'.

None.

WARREN FARMERS'.

None.

WATERFORD.

None.

WELLS.

None.

WEST BANGOR AND HERMON.

None.

WILTON.

None.

WINDHAM.

None.

WOOLWICH.

None.

BOOTHBAY FISHING.

None.

PORTLAND FISHING.

None.

STOCK COMPANIES OF OTHER STATES.

AETNA INSURANCE COMPANY, HARTFORD.

David Cargill.....	Augusta	A. Jackson.....	Foxcroft
D. M. Howard.....	Bangor	B. A. Neal.....	Gardiner
J. H. Kimball.....	Bath	H. R. Millett.....	Gorham
Cox & Field.....	Belfast	J. H. Bradford.....	Houlton
J. M. Goodwin.....	Biddeford	W. M. Chamberlin.....	Lewiston
George G. Wight..	Bridgton	P. H. Longfellow.....	Machias
J. W. Forsaith.....	Brunswick	Freeland Howe.....	Norway
E. B. Gardner.....	Bucksport	Dow, Coffin & Libby.....	Portland
J. A. Lee.....	Calais	K. H. & G. W. Cochran.....	Rockland
J. A. Milliken.....	Cherryfield	T. H. Dinsmore.....	Skowhegan
H. C. Parsons.....	Dexter	J. B. Neally.....	South Berwick
E. J. Noyes.....	Eastport	Creamer & Stahl.....	Waldoboro
A. M. Bradley & Son.....	East Vassalboro	E. G. Meader.....	Waterville
J. A. Hale.....	Ellsworth	Charles Humphrey.....	Yarmouth
J. F. Woods.....	Farmington		

AGRICULTURAL INSURANCE COMPANY.

L. T. Boothby & Son, Gen. Agts.	Waterville	H. C. Goddard.....	East Vassalboro
Frank E. Nye.....	Augusta	C. C. Burrill.....	Ellsworth
J. S. Kimball.....	Bangor	Z. H. Greenwood.....	Farmington
A. G. Page.....	Bath	A. J. Robinson.....	Ferry Village
M. H. Keating.....	Belfast	S. P. Crossman.....	Lewiston
F. J. Goodwin.....	Biddeford	Barnes Bros.....	Portland
T. U. Eaton.....	Brunswick	J. G. Lovejoy.....	Rockland
A. M. Austin.....	Buckfield	A. E. Howard.....	Waldoboro

ALLEMANIA FIRE INSURANCE COMPANY, PITTSBURG.

M. W. Farr.....	Augusta	James G. Young.....	Great Falls, N. H.
J. S. Kimball.....	Bangor	A. E. Haley.....	Kennebunk
J. B. Drake.....	Bath	C. F. Dunlap.....	Lewiston
A. M. Austin.....	Buckfield	M. R. Brackett.....	Limerick
Thomas E. Wharf.....	Calais	Barnes Bros.....	Portland
R. B. Clark.....	Eastport	J. G. Lovejoy.....	Rockland
H. C. Goddard.....	East Vassalboro	Willis Mason.....	Saco
C. C. Burrill.....	Ellsworth	W. A. R. Boothby.....	Waterville
E. W. McFadden.....	Fairfield		

AMAZON INSURANCE COMPANY.

M. W. Farr...	Augusta	C. F. Dunlap.....	Lewiston
P. M. Blake.....	Bangor	Dow & Palmer.....	Portland
O. M. Plummer.....	Bath	G. & G. L. Taber.....	Vassalboro
George A. Dyer..	Ellsworth		

AMERICAN CENTRAL INSURANCE COMPANY.

Rollins, Loring & Adams.....	Portland
------------------------------	----------

AMERICAN FIRE INSURANCE COMPANY.

F. M. Sabine.....	Bangor	Rollins, Loring & Adams.....	Portland
W. F. Garcelon.....	Lewiston		

ATLANTIC INSURANCE COMPANY.

Dow, Coffin & Libby.....	Portland
--------------------------	----------

ATLANTIC F. AND M. INSURANCE COMPANY.

W. D. Little & Co.....	Portland
------------------------	----------

ATLAS INSURANCE COMPANY.

M. W. Farr.....	Augusta	H. K. Morrell.....	Gardiner
J. S. Kimball.....	Bangor	J. G. Young.....	Great Falls, N. H.
A. G. Page.....	Bath	J. H. Bradford.....	Houlton
J. H. Small.....	Biddeford	A. N. Greenwood.....	Larone
George G. Wight.....	Bridgton	D. H. Holman.....	Lewiston
A. M. Austin.....	Buckfield	P. H. Longfellow.....	Machias
Thomas E. Wharff.....	Calais	Barnes Bros.....	Portland
W. H. Ingalls.....	Dover	E. H. & G. W. Cochran.....	Rockland
S. D. Leavitt.....	Eastport	W. J. Wheeler.....	South Paris
C. C. Burrill.....	Ellsworth	A. D. Howard.....	Waldoboro
John F. Woods.....	Farmington	L. T. Boothby.....	Waterville

AURORA F. AND M. INSURANCE COMPANY.

John S. Kimball.....	Bangor	John F. Woods.....	Farmington
J. B. Drake.....	Bath	C. F. Dunlap.....	Lewiston
F. J. Goodwin.....	Biddeford	Dow & Palmer.....	Portland
Thomas E. Wharff.....	Calais	J. G. Lovejoy.....	Rockland
R. B. Clark.....	Eastport	Willis Mason.....	Saco
C. C. Burrill.....	Ellsworth		

BOSTON MARINE INSURANCE COMPANY.

None.

CITIZENS' INSURANCE COMPANY.

Charles D. Clark.....	Bangor	C. F. Dunlap.....	Lewiston
C. M. Plummer.....	Bath	Barnes Bros.....	Portland
Frank J. Goodwin.....	Biddeford	J. G. Lovejoy.....	Rockland

CLAY F. AND M. INSURANCE COMPANY.

Charles D. Clark.....	Bangor	Barnes Brothers.....	Portland
-----------------------	--------	----------------------	----------

COMMERCE INSURANCE COMPANY.

Joseph H. Webster.....	Portland
------------------------	----------

CONNECTICUT FIRE INSURANCE COMPANY.

J. F. Cobb.....	Auburn	S. P. Johnson.....	Bangor
W. F. Hallett.....	Augusta	W. D. Little & Co.....	Portland

CONTINENTAL INSURANCE COMPANY.

F. M. Sabine.....	Bangor	Mason & Milliken.....	Saco
C. M. Plummer.....	Bath	W. J. Wheeler.....	South Paris
H. K. Morrell.....	Gardiner	Thomas A. Carr.....	Thomaston
John Safford.....	Monmouth	Thayer & Marston.....	Waterville
W. D. Little & Co.....	Portland		

DWELLING HOUSE INSURANCE COMPANY.

George E. Morse.....	Bath	Upham & Gardiner.....	Portland
----------------------	------	-----------------------	----------

EQUITABLE F. AND M. INSURANCE COMPANY.

J. W. Munger.....	Portland
-------------------	----------

FAME INSURANCE COMPANY.

M. W. Farr.....	Augusta	C. F. Dunlap.....	Lewiston
Wiggin & Champlin.....	Bangor	Dow & Palmer.....	Portland
A. G. Page.....	Bath	Amasa Hall.....	Presque Isle
Garay & Shaw.....	Biddeford	E. H. & G. W. Cochran.....	Rockland
Thos. E. Wharff.....	Calais	Willis Mason.....	Saco
John F. Woods.....	Farmington	L. T. Boothby.....	Waterville
Josiah Maxey.....	Gardiner	Noah Hall.....	West Peru

FANEUIL HALL INSURANCE COMPANY.

M. W. Farr.....	Augusta	E. P. Butler	Orono
J. S. Kimball.....	Bangor	Dow, Coffin & Libby.....	Portland
W. P. Wadsworth.....	Bath	C. G. Moffitt.....	Rockland
Cox & Field.....	Belfast	Thos. A. Carr.....	Thomaston
J. W. Forsaith.....	Brunswick	A. E. Howard.....	Waldoboro
A. E. Haley.....	Kennebunk	W. A. R. Boothby.....	Waterville
W. F. Moody.....	Kennebunkport		

FIRE ASSOCIATION.

Benj Davis & Co.....	Augusta	W. M. Chamberlin.....	Lewiston
D. M. Howard.....	Bangor	Rollins, Loring & Adams.....	Portland
George Fisher.....	Bath	C. G. Moffitt.....	Rockland
John H. Small.....	Biddeford	William J. Wheeler.....	South Paris
Josiah Maxcy.....	Gardiner	Thos. A. Carr.....	Thomaston
James G. Young.....	Great Falls, N. H.	E. G. Meader.....	Waterville
Pierce & Donnell.....	Houlton		

FIREMAN'S FUND INSURANCE COMPANY.

S. P. Johnson.....	Bangor	Dow & Palmer.....	Portland
--------------------	--------	-------------------	----------

FIRST NATIONAL FIRE INSURANCE COMPANY.

W. F. Hallett.....	Augusta	Jas. O. Young.....	Great Falls, N. H.
Charles S. Pearl.....	Bangor	D. H. Holman.....	Lewiston
Cox & Field.....	Belfast	Rollins, Loring & Adams.....	Portland
Garey & Shaw.....	Biddeford	W. J. Wheeler.....	South Paris

FRANKLIN INSURANCE COMPANY, BOSTON.

N. S. Gardiner.....	Portland
---------------------	----------

FRANKLIN INSURANCE COMPANY, WHEELING.

Chas. D. Clark.....	Bangor	B. A. Neal.....	Gardiner
W. P. Wadsworth.....	Bath	W. W. Sanborn.....	Lewiston
J. H. Small.....	Biddeford	Warren Sparrow.....	Portland

FRANKLIN FIRE INSURANCE COMPANY, PHILADELPHIA.

Benj. Davis & Co.....	Augusta	Thomas E. Wharff.....	Calais
Wiggin & Champlin.....	Bangor	H. C. Parsons.....	Dexter
James B. Drake.....	Bath	William F. Garcelon.....	Lewiston
Cox & Field.....	Belfast	Rollins, Loring & Adams.....	Portland
John H. Small.....	Biddeford	W. J. Wheeler.....	South Paris
George G. Wight.....	Bridgton	Creamer & Stahl.....	Waldoboro
J. W. Forsaith.....	Brunswick		

GERMAN AMERICAN INSURANCE COMPANY.

M. W. Farr.....	Augusta	A. N. Greenwood.....	Larone
D. M. Howard.....	Bangor	D. H. Holman.....	Lewiston
C. M. Plummer.....	Bath	Dow, Coffin & Libby.....	Portland
J. H. Small.....	Biddeford	L. T. Boothby.....	Waterville
C. C. Burrill.....	Ellsworth	Benj. F. Smith.....	Wiscasset

GERMANIA FIRE INSURANCE COMPANY.

J. S. Kimball & Son.....	Bangor	D. H. Holman.....	Lewiston
C. M. Plummer.....	Bath	J. H. Webster.....	Portland
B. A. Neal.....	Gardiner	W. J. Wheeler.....	South Paris

GIRARD FIRE AND MARINE INSURANCE COMPANY.

Frank E. Nye.....	Augusta	William C. Donnell.....	Houlton
Charles D. Clark.....	Bangor	C. F. Dunlap.....	Lewiston
A. G. Page.....	Bath	Barnes Brothers.....	Portland
F. J. Goodwin.....	Biddeford	E. H. & G. W. Cochran.....	Rockland
Thomas E. Wharf.....	Calais	Thomas A. Carr.....	Thomaston
C. C. Burrill.....	Ellsworth	B. H. Mitchell.....	West Waterville

GLOBE INSURANCE COMPANY.

Frank E. Nye.....	Augusta	John F. Woods.....	Farmington
Charles D. Clark.....	Bangor	S. W. Fife.....	Fryeburg
A. G. Page.....	Bath	Augustus Bailey.....	Gardiner
Cox & Field.....	Belfast	Pierce & Donnell.....	Houlton
Gilbert Hasty.....	Berwick	Enoch Cousens.....	Kennebunkport
F. J. Goodwin.....	Biddeford	C. F. Dunlap.....	Lewiston
George G. Wight.....	Bridgton	Barnes Bros.....	Portland
T. U. Eaton.....	Brunswick	Spaulding & Stuart.....	Richmond
M. F. Ricker.....	Canton	J. G. Lovejoy.....	Rockland
M. P. Hatch.....	Clinton	T. H. Dinamore.....	Skowhegan
William Flye.....	Damariscotta	W. J. Wheeler.....	South Paris
H. C. Parsons.....	Dexter	W. A. R. Boothby.....	Waterville

GLOUCESTER FIRE INSURANCE COMPANY.

Charles D. Clark.....	Bangor	E. W. & F. E. McFadden.....	Fairfield
A. G. Page.....	Bath	H. K. Morrell.....	Gardiner
Garvey & Shaw.....	Biddeford	J. H. Bradford.....	Houlton
T. U. Eaton.....	Brunswick	Enoch Cousens.....	Kennebunkport
W. H. Pillsbury.....	Bucksport	C F Dunlap.....	Lewiston
B. M. Flint.....	Calais	J. M. Heath.....	Portland
William Flye.....	Damariscotta	E. H. & G. W. Cochran.....	Rockland
C. C. Burrill.....	Ellsworth	Fred Atwood.....	Winterport

HANOVER FIRE INSURANCE COMPANY.

W. F. Hallett.....	Augusta	Augustus Bailey.....	Gardiner
Wiggin & Champlin.....	Bangor	W. F. Garcelon.....	Lewiston
J. B. Drake.....	Bath	J. Safford.....	Monmouth
M. S. Staples.....	Belfast	Rollins, Loring & Adams.....	Portland
George C. Andrews.....	Biddeford	J. W. Spaulding.....	Richmond
C. C. Burrill.....	Ellsworth	Thayer & Marston.....	Waterville

HARTFORD FIRE INSURANCE COMPANY.

Benj. Davis & Co.....	Augusta	J. H. Bradford.....	Houlton
D. M. Howard.....	Bangor	E. W. McFadden.....	Kendalls Mills
George Fisher.....	Bath	William M. Chamberlin.....	Lewiston
Cox & Field.....	Belfast	D. W. Chapman.....	New Castle
J. H. Small.....	Biddeford	Freeland Howe.....	Norway
E. B. Gardiner.....	Bucksport	Jeremiah Dow.....	Portland
J. A. Lee.....	Calais	E. H. & G. W. Cochran.....	Rockland
H. C. Parsons.....	Dexter	Chandler Tuttle.....	Skowhegan
E. J. Noyes.....	Eastport	Henry Farrington.....	Waldoboro
D. V. B. Ormsby.....	Farmington	E. G. Meader.....	Waterville
Josiah Maxey.....	Gardiner	A. E. Houghton.....	Weld
H. R. Millett.....	Gorham	James Taylor.....	Wiscasset
M. W. Farr.....	Hallowell	Charles Humphrey.....	Yarmouth
John Haley.....	Hollis		

HOFFMAN FIRE INSURANCE COMPANY.

W. D. Little & Co.....	Portland
------------------------	----------

HOME INSURANCE COMPANY.

M. W. Farr.....	Augusta	J. F. Woods.....	Farmington
Wiggin & Champlin.....	Bangor	Josiah Maxey.....	Gardiner
W. P. Wadsworth.....	Bath	H. R. Millett.....	Gorham
M. S. Staples.....	Belfast	B. W. Harriman.....	Kent's Hill
E. H. Hayes.....	Berwick	W. M. Chamberlin.....	Lewiston
J. H. Small.....	Biddeford	P. H. Longfellow.....	Machias
George G. Wight.....	Bridgton	J. A. Bucknam & Co.....	Mechanic Falls
J. W. Forsmith.....	Brunswick	Freeland Howe.....	Norway
E. B. Gardiner.....	Bucksport	H. S. Nickerson.....	Pittsfield
Frank Nelson.....	Calais	Dow, Coffin & Libby.....	Portland
E. M. Wood.....	Camden	E. H. Cochran.....	Rockland
J. A. Milliken.....	Cherryfield	T. H. Dinsmore.....	Skowhegan
F. O. Nash.....	Columbia Falls	S. W. Ricker.....	South Berwick
D. W. Chapman.....	Damariscotta	W. R. Keith.....	Thomaston
H. C. Parsons.....	Dexter	Henry Farrington.....	Waldoboro
S. D. Leavitt.....	Eastport	L. T. Boothby.....	Waterville
A. M. Bradley & Son.....	East Vassalboro	J. Wood.....	Wiscasset

HOWARD INSURANCE COMPANY.

W. G. Ray.....	Portland
----------------	----------

HUDSON INSURANCE COMPANY.

Frank E. Nye.....	Augusta	F. J. Goodwin.....	Biddeford
Charles D. Clark.....	Bangor	C. F. Dunlap.....	Lewiston
J. B. Drake.....	Bath	Sparrow & Peck.....	Portland

HUMBOLDT INSURANCE COMPANY.

J. B. Drake & Co.....	Bath	Garcelon & Ford.....	Lewiston
J. F. Woods.....	Farmington		

INSURANCE COMPANY OF NORTH AMERICA.

Benj Davis & Co.....	Augusta	B. A. Neal.....	Gardiner
D. M. Howard.....	Bangor	H. R. Millett.....	Gorham
J. B. Drake.....	Bath	Dow, Coffin & Libby.....	Portland
J. H. Small.....	Biddeford	T. H. Dinsmore.....	Skowhegan
T. H. B. Pierce.....	Dexter	Benjamin F. Smith.....	Wiscasset
D. V. B. Ormsby.....	Farmington		

IRVING INSURANCE COMPANY.

N. S. Gardiner.....	Portland
---------------------	----------

KANSAS INSURANCE COMPANY.

Frank E. Nye.....	Augusta	Enoch Cousens.....	Kennebunkport
Charles D. Clark.....	Bangor	C. F. Dunlap.....	Lewiston
Hayes & Donnell.....	Bath	Upham & Gardiner.....	Portland
Cox & Field.....	Belfast	J. G. Lovejoy.....	Rockland
W. W. Cushman.....	Biddeford	W. A. R. Boothby.....	Waterville
T. U. Eaton.....	Brunswick	B. H. Mitchell.....	West Waterville
S. W. Fife.....	Fryeburg		

MANHATTAN FIRE INSURANCE COMPANY.

O. B. Plummer.....	Bangor	Dow, Coffin & Libby.....	Portland
Cox & Field.....	Belfast	E. H. & G. W. Cochran.....	Rockland
D. T. Wright.....	Lewiston		

MANUFACTURERS' INSURANCE COMPANY.

Dow, Coffin & Libby.....	Portland
--------------------------	----------

MANUFACTURERS' F. AND M. INSURANCE COMPANY.

Rufus W. Deering.....Portland

MERCHANTS' INSURANCE COMPANY, NEWARK.

Charles D. Clark	Bangor	Barnes Bros.....	Portland
C. F. Dunlap.....	Lewiston		

MERCHANTS' INSURANCE COMPANY, PROVIDENCE.

David Cargill.....	Augusta	W. M. Chamberlain.....	Lewiston
Wiggin & Champlin.....	Bangor	Rollins, Loring & Adams.....	Portland
F. & E. Reed	Bath	E. H. & G. W. Cochran	Rockland
J. M. Goodwin.....	Biddeford	B. H. Mitchell.....	West Waterville
C. C. Humphreys.....	Brunswick	Fred Atwood	Winterport
B. A. Neal.....	Gardiner		

MERIDEN FIRE INSURANCE COMPANY.

David Cargill.....	Augusta	D. H. Holman.....	Lewiston
S. P. Johnson.....	Bangor	J. W. Munger	Portland
W. P. Wadsworth.....	Bath		

NATIONAL FIRE INSURANCE COMPANY, HARTFORD,

M. W. Farr.....	Augusta	W. D. Little & Co.....	Portland
Wiggin & Champlin.....	Bangor	E. H. Cochran.....	Rockland
W. F. Garcelon.....	Lewiston		

NATIONAL FIRE INSURANCE COMPANY, NEW YORK.

W. G. RayPortland

NEWPORT F. AND M. INSURANCE COMPANY.

J. W. MungerPortland

NORTHWESTERN NATIONAL INSURANCE COMPANY.

C. M. Plummer.....Bath | W. D. Little & CoPortland

ORIENT FIRE INSURANCE COMPANY.

John F. Cobb.....	Auburn	George K. Hatch.....	Pembroke
D. M. Howard	Bangor	W. D. Little & Co.....	Portland
B. A. Neal.....	Gardiner	E. H. & G. W. Cochran	Rockland
John Safford.....	Monmouth	Benj. F. Smith.....	Wiscasset

PENN FIRE INSURANCE COMPANY.

C. F. Dunlap.....Lewiston | Warren Sparrow.....Portland

PENNSYLVANIA FIRE INSURANCE COMPANY.

Benj. Davis & Co.....	Augusta	J. H. Bradford	Houlton
P. M. Blake.....	Bangor	W. F. Garcelon	Lewiston
J. B. Drake	Bath	Rollins, Loring & Adams.....	Portland
J. M. Goodwin & Son.....	Biddeford	E. H. & G. W. Cochran	Rockland
Cox & Field.....	Belfast	Charles C. Hobbs.....	South Berwick
C. C. Humphreys.....	Brunswick	W. J. Wheeler.....	South Paris
S. D. Leavitt.....	Eastport	Creamer & Stahl.....	Waldoboro
H. K. Morrell.....	Gardiner		

PEOPLES' INSURANCE COMPANY.

Charles D. Clark Bangor

PHENIX INSURANCE COMPANY, BROOKLYN.

M. W. Farr.....	Augusta	W. F. Garcelon.....	Lewiston
P. M. Blake.....	Bangor	Rollins, Loring & Adams.....	Portland
C. M. Plummer.....	Bath	C. G. Moffitt.....	Rockland
J. M. Goodwin.....	Biddeford	W. R. Keith.....	Thomaston

PHENIX INSURANCE COMPANY, HARTFORD.

Edward Weeks.....	Alna	Augustus Bailey.....	Gardiner
J. F. Cobb.....	Auburn	W. D. Little & Co.....	Portland
Benj. Davis & Co.....	Augusta	C. D. Ford.....	Turner
D. M. Howard.....	Bangor	L. T. Boothby.....	Waterville
J. Humphreys.....	Bath		

PLANTERS' INSURANCE COMPANY.

Charles D. Clark.....	Bangor	Barnes Bros.....	Portland
F. J. Goodwin.....	Biddeford		

PRESCOTT INSURANCE COMPANY.

Barnes Bros Portland

PROVIDENCE WASHINGTON INSURANCE COMPANY.

Rollins, Loring & Adams..... Portland

RIDGEWOOD INSURANCE COMPANY.

None.

ROCHESTER GERMAN INSURANCE COMPANY.

Pearl & Webb.....	Bangor	C. F. Dunlap.....	Lewiston
Garey & Shaw.....	Biddeford	Barnes Bros.....	Portland

ROGER WILLIAMS INSURANCE COMPANY.

David Cargill.....	Augusta	W. F. Lord.....	Kennebunk
J. B. Drake.....	Bath	Freeland Howe.....	Norway
Cox & Field.....	Belfast	Dow, Coffin & Libby.....	Portland
J. W. Forsaith.....	Brunswick	E. H. & G. W. Cochran.....	Rockland
Levi L. Lowell.....	Calais	T. H. Dinsmore.....	Skowhegan
R. B. Clark.....	Eastport	Joseph Wood.....	Wiscasset
B. A. Neal.....	Gardiner		

ST. PAUL F. AND M. INSURANCE COMPANY.

David Cargill.....	Augusta	B. M. Flint.....	Calais
F. M. Sabine.....	Bangor	J. F. Woods.....	Farmington
J. B. Drake.....	Bath	D. H. Holman.....	Lewiston
Cox & Field.....	Belfast	Warren Sparrow.....	Portland
J. H. Small.....	Biddeford	E. H. & G. W. Cochran.....	Rockland

SECURITY INSURANCE COMPANY.

Dow & Palmer..... Portland

SHOE AND LEATHER INSURANCE COMPANY.

P. M. Blake..... Bangor | Cox & Field Belfast

SPRINGFIELD F. AND M. INSURANCE COMPANY.

W. F. Hallett.....	Augusta	H. K. Morrell.....	Gardiner
Wiggin & Champlin.....	Bangor	H. R. Millett.....	Gorham
J. H. Kimball.....	Bath	James G. Young.....	Great Falls, N. H.
Cox & Field.....	Belfast	W. F. Lord.....	Kennebunk
J. H. Small.....	Biddeford	Enoch Cousens.....	Kennebunkport
A. B. Lovewell.....	Bolster's Mills	D. H. Holman.....	Lewiston
C. C. Humphreys.....	Brunswick	Rollins, Loring & Adams.....	Portland
W. H. Pillsbury.....	Bucksport	E. H. Cochran.....	Rockland
Frank Nelson.....	Calais	T. H. Dinsmore.....	Skowhegan
H. C. Parsons.....	Dexter	J. B. Nealley.....	South Berwick
C. Cary.....	East Machias	L. T. Boothby.....	Waterville
J. F. Woods.....	Farmington		

STANDARD FIRE INSURANCE COMPANY.

Barnes Bros.....	Portland
------------------	----------

TRADERS' INSURANCE COMPANY.

O. B. Plummer.....	Bangor	Thomas E. Wharff.....	Calais
V. C. Tarbox.....	Bath	Rollins, Loring & Adams.....	Portland

TRADERS' AND MECHANICS' INSURANCE COMPANY.

F. J. Goodwin.....	Biddeford	Joseph H. Webster.....	Portland
D. H. Holman.....	Lewiston		

WESTCHESTER FIRE INSURANCE COMPANY.

Frank E. Nye.....	Augusta	Thomas E. Wharff.....	Calais
S. P. Johnson.....	Bangor	C. F. Dunlap.....	Lewiston
C. M. Plummer.....	Bath	Barnes Bros.....	Portland
Garay & Shaw.....	Biddeford	B. H. Mitchell.....	West Waterville
J. E. Jenks.....	Brunswick		

MUTUAL COMPANIES OF OTHER STATES.

HOLYOKE MUTUAL FIRE INSURANCE COMPANY.

S. P. Johnson.....	Bangor	A. F. Drinkwater.....	Ellsworth
V. C. Tarbox.....	Bath	Enoch Cousens.....	Kennebunkport
Cox & Field.....	Belfast	C. F. Dunlap.....	Lewiston
J. M. Goodwin.....	Biddeford	T. J. Sherman.....	Pembroke
J. W. Forsaith.....	Brunswick	Joseph H. Webster.....	Portland
Thomas E. Wharff.....	Calais	N. T. Talbot.....	Rockport
H. R. Haskell.....	Deer Isle	D. Jordan.....	Saco
L. A. Ingalls.....	Denmark	Asa Low.....	Springvale
Charles W. Cary.....	East Machias	Joseph Wood.....	Wiscasset
P. Houghton.....	Eastport		

LYCOMING INSURANCE COMPANY.

Rollins, Loring & Adams.....	Portland
------------------------------	----------

MILLVILLE MUTUAL M. AND F. INSURANCE COMPANY.

James B. Drake, General Agent.....	Bath	J. Nickerson.....	Portland
C. S. Pearl.....	Bangor	Rollins, Loring & Adams.....	Portland
Cox & Field.....	Belfast	Spaulding & Stuart.....	Richmond
C. C. Burrill.....	Ellsworth	H. Gregory, Jr.....	Rockland
Crossman & Staples.....	Lewiston		

QUINCY MUTUAL FIRE INSURANCE COMPANY.

J. H. Small.....	Biddeford	C. F. Dunlap.....	Lewiston
George A. Dyer.....	Ellsworth	Upham & Gardiner.....	Portland
Leverett Lord.....	Hallowell		

COMPANIES OF FOREIGN COUNTRIES.

COMMERCIAL UNION ASSURANCE COMPANY.

David Cargill	Augusta	Rollins, Loring & Adams	Portland
O. B. Plummer	Bangor	E. H. & G. W. Cochran	Rockland
D. H. Holman	Lewiston	L. T. Boothby	Waterville

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

M. W. Farr	Augusta	J. M. Heath	Portland
J. S. Kimball	Bangor	E. H. & G. W. Cochran	Rockland
W. P. Wadsworth	Bath	Chandler Tuttle	Skowhegan
M. S. Staples	Belfast	W. J. Wheeler	South Paris
Frank Nelson	Calais	W. R. Keith	Thomaston
Z. H. Greenwood	Farmington	A. E. Howard	Waldoboro
Pierce & Donnell	Houlton	L. T. Boothby	Waterville
D. H. Holman	Lewiston	James Taylor	Wiscasset
P. H. Longfellow	Machias		

LONDON ASSURANCE CORPORATION.

W. F. Garcelon	Lewiston	Rollins, Loring & Adams	Portland
----------------------	----------	-------------------------------	----------

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

J. F. Cobb	Auburn	D. V. B. Ormsby	Farmington
W. F. Hallett	Augusta	Augustus Bailey	Gardiner
P. M. Blake	Bangor	J. G. Young	Great Falls, N. H.
J. H. Kimball	Bath	J. A. Bubbkam & Co.	Mechanic Falls
M. S. Staples	Belfast	Dow & Palmer	Portland
J. H. Small	Biddeford	C. G. Moffitt	Rockland
Levi L. Lowell	Calais	W. R. Keith	Thomaston
A. N. Willey	Cherryfield	L. T. Boothby	Waterville

QUEEN INSURANCE COMPANY.

Benjamin Davis & Co.	Augusta	O. M. Plummer	Bath
P. M. Blake	Bangor	Dow & Palmer	Portland

ROYAL INSURANCE COMPANY.

Benjamin Davis & Co.	Augusta	Augustus Bailey	Gardiner
P. M. Blake	Bangor	W. F. Garcelon	Lewiston
J. B. Drake	Bath	Rollins, Loring & Adams	Portland
Cox & Field	Belfast	E. H. & G. W. Cochran	Rockland
S. D. Leavitt	Eastport	Charles C. Hobbs	South Berwick

ROYAL CANADIAN INSURANCE COMPANY.

Benjamin Davis & Co.	Augusta	D. R. Straw, Jr.	Guilford
P. M. Blake	Bangor	Pierce & Donnell	Houlton
J. B. Drake	Bath	W. F. Garcelon	Lewiston
S. D. Leavitt	Eastport	Rollins, Loring & Adams	Portland
A. Bailey	Gardiner	C. G. Moffitt	Rockland
J. G. Young	Great Falls, N. H.	B. H. Mitchell	West Waterville

SCOTTISH COMMERCIAL INSURANCE COMPANY.

O. B. Plummer	Bangor	W. D. Little & Co.	Portland
---------------------	--------	-------------------------	----------

WESTERN ASSURANCE COMPANY.

W. D. Little & Co.	Portland
-------------------------	----------

COMPANIES ADMITTED SINCE JANUARY 1, 1875.

BRITISH AMERICAN ASSURANCE COMPANY.

Warren Sparrow.....Portland

GERMANIA INSURANCE COMPANY.

Warren Sparrow.....Portland

GUARANTY FIRE INSURANCE COMPANY.

Wiggin & Champlin	Bangor	C. C. Burrill	Ellsworth
James B. Drake.....	Bath	A. Bailey.....	Gardiner
M. S. Staples.....	Belfast	Garcelon & Ford.....	Lewiston

INDEX TO PART I.

Fire and Marine Insurance.

	PAGE.
Introduction	iii
Maine Insurance Companies.....	iv
Compend of Maine Insurance Statutes.....	iv
Insurance Legislation of 1875.....	vi
Companies of other States and Foreign Countries.....	x
Fire, Fire-Marine and Marine Insurance Companies authorized to do business in Maine.....	xi
Companies admitted.....	xii
Companies withdrawn and excluded.....	xiii
Business of 1874.....	xiii

STATISTICAL TABLES.

Table I. Capital, Assets, Liabilities, Surplus, Income and Expenditures.....	xvi
II. Items composing Assets.....	xx
III. Items composing Liabilities	xxiv
IV. Items composing Income.....	xxviii
V. Items composing Expenditures.....	xxxii
VI. Risks in force, Risks written, Premiums received, etc.....	xxxvi
VII. Business in Maine.....	xl
VIII. Assets, Risks, etc., of Maine Mutual Companies	xlii

COMPANY ABSTRACTS.

MAINE STOCK COMPANIES.

Bangor Insurance Company	3
Merchants' Marine Insurance Company.....	5
Ocean Insurance Company.....	7
Union Insurance Company	9

MAINE MUTUAL COMPANIES.

Bangor Mutual.....	15
Brunswick Farmers' Mutual.....	16
Casco Mutual	16
Cumberland Mutual	17
Danville Mutual.....	18
Eastport Mutual	18

	PAGE.
Eliot and Kittery Mutual.....	19
Falmouth Mutual.....	20
Payette Mutual.....	21
Fryeburg Mutual.....	21
Gorham Farmers' Mutual.....	22
Harpwell Mutual.....	23
Harrison Mutual.....	23
Hope Mutual.....	24
Jay Mutual.....	25
Kennebunk Mutual.....	26
Lovell Mutual.....	27
Monmouth Mutual.....	27
North Yarmouth Mutual.....	29
Norway Mutual.....	30
Otisfield Mutual.....	30
Penobscot Mutual.....	31
Piscataquis Mutual.....	32
Raymond Mutual.....	33
Saco Mutual.....	33
Sidney Mutual.....	34
Somerset Mutual.....	35
Thomaston Mutual.....	36
Union Farmers' Mutual.....	37
Warren Farmers' Mutual.....	37
Waterford Mutual.....	38
Wells Mutual.....	39
West Bangor and Hermon Mutual.....	40
Wilton Mutual.....	40
Windham Mutual.....	41
Woolwich Mutual.....	42
Boothbay Mutual Fishing.....	42
Portland Mutual Fishing.....	43

STOCK COMPANIES OF OTHER STATES.

Ætna Insurance Company, Conn.....	47
Agricultural Insurance Company, N. Y.....	49
Allemania Fire Insurance Company, Pa.....	51
Amazon Insurance Company, Ohio.....	53
American Central Insurance Company, Mo.....	55
American Fire Insurance Company, Pa.....	57
Atlantic Insurance Company, N. Y.....	59
Atlantic F. and M. Insurance Company, R. I.....	61
Atlas Insurance Company, Conn.....	63
Aurora F. and M. Insurance Company, Ohio.....	65
Boston Marine Insurance Company, Mass.....	67
Citizens' Insurance Company, N. J.....	68
Clay F. and M. Insurance Company, Ky.....	70
Commerce Insurance Company, N. Y.....	73
Connecticut Fire Insurance Company, Conn.....	75
Continental Insurance Company, N. Y.....	77

	PAGE.
Dwelling House Insurance Company, Mass.....	79
Equitable F. and M. Insurance Company, R. I.....	81
Fame Insurance Company, Pa.....	83
Faneuil Hall Insurance Company, Mass.....	84
Fire Association, Pa.....	86
Firemans' Fund Insurance Company, Cal.....	88
First National Fire Insurance Company, Mass.....	91
Franklin Insurance Company, Mass.....	98
Franklin Insurance Company, West Va.....	94
Franklin Fire Insurance Company, Pa.....	97
German American Insurance Company, N. Y.....	99
Germania Fire Insurance Company, N. Y.....	101
Girard F. and M. Insurance Company, Pa.....	103
Globe Insurance Company, Ill.....	105
Gloucester Fire Insurance Company, Mass.....	107
Hanover Fire Insurance Company, N. Y.....	109
Hartford Fire Insurance Company, Conn.....	111
Hoffman Fire Insurance Company, N. Y.....	113
Home Insurance Company, N. Y.....	115
Howard Insurance Company, N. Y.....	117
Hudson Insurance Company, N. J.....	119
Humboldt Insurance Company, N. J.....	121
Insurance Company of North America, Pa.....	122
Irving Insurance Company, N. Y.....	125
Kansas Insurance Company, Kas.....	127
Manhattan Fire Insurance Company, N. Y.....	129
Manufacturers' Insurance Company, N. J.....	131
Manufacturers' F. and M. Insurance Company, Mass.....	133
Merchants' Insurance Company, N. J.....	135
Merchants' Insurance Company, R. I.....	137
Meriden Fire Insurance Company, Conn.....	139
National Fire Insurance Company, Conn.....	141
National Fire Insurance Company, N. Y.....	143
Newport F. and M. Insurance Company, R. I.....	145
Northwestern National Insurance Company, Wis.....	147
Orient Fire Insurance Company, Conn.....	149
Penn Fire Insurance Company, Pa.....	151
Pennsylvania Fire Insurance Company, Pa.....	153
People's Insurance Company, N. J.....	155
Phenix Insurance Company, N. Y.....	157
Phoenix Insurance Company, Conn.....	159
Planters' Insurance Company, Tenn.....	161
Prescott Insurance Company, Mass.....	163
Providence Washington Insurance Company, R. I.....	165
Ridgewood Insurance Company, N. Y.....	167
Rochester German Insurance Company, N. Y.....	169
Roger Williams Insurance Company, R. I.....	171
St. Paul F. and M. Insurance Company, Minn.....	173
Security Insurance Company, Conn.....	175
Shoe and Leather Insurance Company, Mass.....	177

Springfield F. and M. Insurance Company, Mass.....	
Standard Fire Insurance Company, N. J.....	
Traders' Insurance Company, Ill.....	
Traders' and Mechanics' Insurance Company, Mass.....	
Westchester Fire Insurance Company, N. Y.....	

xri, 20
At head
del Inst
nacional

MUTUAL COMPANIES OF OTHER STATES.

Holyoke Mutual Fire Insurance Company, Mass.....	
Lycoming Fire Insurance Company, Pa.....	
Millville Mutual M. and F. Insurance Company, N. J.....	
Quincy Mutual Fire Insurance Company, Mass.....	

Enfer

COMPANIES OF FOREIGN COUNTRIES.

Commercial Union, Eng	201
Liverpool and London and Globe, Eng.....	203
London Assurance Corporation, Eng.....	205
North British and Mercantile, G. B.....	207
Queen, Eng	209
Royal, Eng	211
Royal Canadian, Canada.....	213
Scottish Commercial, Scotland.....	215
Western Assurance, Canada.....	217
Licensed Brokers.....	221
Licensed Agents of Maine Stock Companies.....	222
Licensed Agents of Maine Mutual Companies.....	222
Licensed Agents of Stock Companies of other States.....	226
Licensed Agents of Mutual Companies of other States.....	233
Licensed Agents of Companies of Foreign Countries.....	234

SEVENTH ANNUAL REPORT
OF THE
INSURANCE COMMISSIONER.



STATE OF MAINE. *Insurance Dept.*

PART II.

Life and Accident Insurance.

AUGUSTA:
SPRAGUE, OWEN & NASH, PRINTERS TO THE STATE.
1875.

SEVENTH ANNUAL REPORT OF THE INSURANCE COMMISSIONER.

PART SECOND. LIFE AND ACCIDENT INSURANCE.

*To the Honorable Senate and House of
Representatives of the State of Maine:*

The Insurance Commissioner has the honor to present Part Second of the Seventh Annual Report, which relates to Life and Accident Insurance.

At the close of the year 1874, there were thirty-three life and three accident insurance companies authorized to transact business in this State.

The following tables show the life and accident insurance companies authorized to do business in Maine at date of this report, and the companies admitted and withdrawn since date of last report:

Life and Accident Insurance Companies now authorized to do business in Maine.

MAINE LIFE INSURANCE COMPANY.

Name of Company.	Location.	Name of Company.	Location.
Union Mutual.....	Augusta		

LIFE INSURANCE COMPANIES OF OTHER STATES.

Aetna.....	Hartford, Conn.	Continental.....	Hartford, Conn.
American Popular.....	New York City.	Continental.....	New York City.
Berkshire.....	Pittsfield, Mass.	Equitable.....	New York City.
Brooklyn.....	New York City.	Germania.....	New York City.
Charter Oak.....	Hartford, Conn.	Globe Mutual.....	New York City.
Connecticut Mutual.....	Hartford, Conn.	Homœopathic Mutual.....	New York City.

INSURANCE COMMISSIONER'S REPORT.

COMPANIES OF OTHER STATES—(CONCLUDED.)

Name of Company.	Location.	Name of Company.	Location.
John Hancock Mutual.....	Boston, Mass.	New York.....	New York City.
Massachusetts Mutual ..	Springfield, Mass.	Northwestern Mutual	Milwaukee, Wis.
* Merchants'.....	New York City.	Penn Mutual	Philadelphia, Pa.
Metropolitan.....	New York City.	Phoenix Mutual.....	Hartford, Conn.
Mutual.....	New York City.	Security Life & Annuity....	New York City.
Mutual Benefit	Newark, N. J.	State Mutual.....	Worcester, Mass.
National.....	Montpelier, Vt.	Travelers'.....	Hartford, Conn.
National of U. S. of A.....	Washington, D. C.	United States.....	New York City.
New England Mutual.....	Boston, Mass.	Universal.....	New York City.
New Jersey Mutual.....	Newark, N. J.	Washington.....	New York City.

ACCIDENT INSURANCE COMPANIES.

Hartford Accident.....	Hartford, Conn.	Travelers'.....	Hartford, Conn.
Railway Passengers'.....	Hartford, Conn.		

Life and Accident Insurance Companies of other States admitted to transact business in Maine since date of last Report.

NAME OF COMPANY.	Location.	Date of Admission.	Capital paid up.
Berkshire.....	Pittsfield, Mass.....	December 1, 1874	\$25,500 00
Germania.....	New York City	July 25, 1874.....	200,000 00
New Jersey Mutual	Newark, N. J	July 30, 1874.....	100,000 00
Penn Mutual	Philadelphia, Pa.....	October 1, 1874	Mutual
Hartford Accident.	Hartford, Conn.....	August 26, 1874	200,000 00

Life Insurance Companies of other States withdrawn during the year.

Name of Company.	Location.	Name of Company.	Location.
Manhattan.....	New York City.	North America	New York City.
Missouri Valley.....	Leavenworth, Kas.	Republic.....	Chicago, Ill.

* Authority to do new business revoked May 10, 1875.

BUSINESS OF 1874.

Table No. 1 shows the capital, assets, liabilities, surplus or impairment of capital on the 31st day of December, 1874, and the income and expenditures for the year ending December 31, 1874, of life insurance companies transacting business in this State. The gross assets amounted to \$346,588,570.49. The liabilities amounted to \$317,771,400.22. The total surplus, as regards policyholders, is \$28,817,170.27. The income amounted to \$103,122,414.59. The expenditures amounted to \$70,650,011.96. The total excess of income over expenditures is \$32,535,078.07.

Table No. 2 shows the nature of the assets of the companies transacting business in this State December 31, 1874.

Table No. 3 shows the nature of the liabilities of the same companies on the 31st day of December, 1874.

Table No. 4 shows the nature of the income of the same companies during the year ending December 31, 1874.

Table No. 5 shows the nature of the expenditures of the same companies during the same time.

Table No. 6 gives an exhibit of policies of all the life insurance companies doing business in Maine at the close of the year 1874.

Table No. 7 shows the number and amount of policies terminated during 1874, and the mode of termination. Terminated by death or maturity, 7,480, amounting to \$20,595,191. Terminated by expiry, 1,718, amounting to \$4,705,357. Terminated by surrender, 26,645, amounting to \$75,668,712. Terminated by lapse, 57,471, amounting to \$142,593,547.

Table No. 8 shows the business transacted in Maine during the year ending December 31, 1874, by life insurance companies. The number of policies issued was 2,770. Amount insured, \$4,150,456.00. Premiums received, \$795,534.14. Losses and claims incurred during the year, \$281,768.00. Losses and claims paid, \$342,569.45. Amount of taxes paid on premiums, \$1,477.10. Whole number of policies in force in the State at close of 1874, 16,421. Whole amount insured, \$27,522,414.00.

FINANCIAL.

JOSHUA NYE, *Insurance Commissioner*,

To STATE OF MAINE, Dr.

For cash received for license fee of 129 companies, at \$20	\$2,580 00
For cash received for license fee of 46 brokers, at \$5.	230 00
For cash received for license fee of 1,283 agents, at \$1	1,283 00
	<hr/>
	\$4,093 00

Cr.

By salary, including rent, clerk hire and expenses ...	\$2,500 00
By postage and stationery.....	225 44
By cash to balance.....	1,367 56
	<hr/>
	\$4,093 00

Respectfully submitted,

JOSHUA NYE,

Insurance Commissioner.

Augusta, April 20, 1874.

STATISTICAL TABLES.

TABLE I.—*Showing the Capital, Assets, Liabilities, Surplus or Impairment of Capital, on the 31st day of December, 1874, and the Income and Expenditures for the year ending December 31st, 1874, of Life Insurance Companies transacting business in this State.*

NAME OF COMPANY.	Paid up Capital.	Assets.	Liabilities not including Capital.	Surplus as regards Policy Holders.	Surplus as regards Stockholders.	Impairment of Capital.	Income.	Expenditures.
MAINE COMPANY.								
Union Mutual.....	-	\$8,796,699 40	\$7,609,230 00	\$1,187,469 40	-	-	\$2,608,699 74	\$1,686,046 78
COMPANIES OF OTHER STATES.								
Rhine, Conn.....	\$150,000	20,417,749 96	18,801,045 63	1,616,704 34	\$1,466,704 34	-	6,067,017 15	4,632,128 46
American Popular, N. Y.....	284,500	701,070 66	537,348 00	163,722 66	-	\$120,777 34	218,414 06	140,771 05
Berkshire, Mass.....	25,500	2,842,957 53	2,684,316 83	258,641 70	233,141 70	-	678,047 42	376,889 13
Brooklyn, N. Y.....	125,000	2,244,341 64	2,161,921 50	82,420 04	-	42,579 96	706,711 63	549,898 40
Charter Oak, Conn.....	200,000	13,180,956 14	12,918,310 27	267,645 87	67,645 87	-	3,926,591 63	2,684,068 99
Connecticut Mutual, Conn.....	-	40,371,938 94	36,527,164 51	3,844,774 43	-	-	10,049,013 10	7,477,547 45
Continental, Conn.....	300,000	3,103,658 00	2,896,107 32	207,550 68	-	93,449 32	1,065,522 70	747,101 73
Continental, N. Y.....	100,000	6,473,158 83	6,111,048 00	362,110 83	263,110 83	-	2,712,627 86	2,507,042 51
Equitable, N. Y.....	100,000	25,606,847 67	23,971,402 00	1,635,445 67	1,535,445 67	-	9,650,737 14	6,579,566 54
Germania, N. Y.....	300,000	6,640,004 33	6,331,428 70	308,575 63	108,575 63	-	1,942,940 01	1,239,018 48
Globe Mutual, N. Y.....	100,000	4,115,235 75	3,838,303 00	276,932 75	176,932 75	-	1,131,059 67	1,101,109 06
Homoeopathic Mutual, N. Y.....	200,000	579,521 55	529,803 00	49,718 55	-	150,281 45	232,830 00	174,869 71
John Hancock Mutual, Mass.....	-	2,618,015 93	2,623,607 23	-5,591 30	-	-	839,641 78	694,539 97
Massachusetts Mutual, Mass.....	-	5,594,494 57	5,036,060 80	488,433 77	-	-	1,543,129 56	949,194 65
Merchants N. Y.....	161,000	196,659 42	128,297 00	68,362 42	-	93,037 58	83,498 06	82,269 62
Metropolitan, N. Y.....	200,000	1,873,322 35	1,763,817 76	109,504 59	-	90,496 41	1,239,253 11	800,705 49
Mutual, N. Y.....	-	72,130,493 35	68,628,165 48	3,502,327 87	-	-	19,857,163 30	13,042,999 37
Mutual Benefit, N. J.....	-	30,625,125 95	26,982,788 32	3,762,339 63	-	-	6,740,761 97	4,812,894 58
National, Va.....	-	1,723,166 27	1,199,196 36	523,969 91	-	-	390,628 64	231,974 64

National of U. S. of A., D. C.	1,000,000	3,491,913 91	*2,597,548 75	954,365 16	-	45,634 84	1,058,175 78	797,639 85
New England Mutual, Mass.	-	13,536,548 69	12,173,173 79	1,363,375 40	-	-	3,287,536 81	2,353,656 93
New Jersey Mutual, N. J.	100,000	1,544,430 30	*1,310,991 00	334,039 30	284,039 30	-	807,953 60	623,923 19
New York, N. Y.	-	27,249,476 16	24,794,551 74	2,454,924 42	-	-	7,997,468 37	5,344,862 92
Northwestern Mutual, Wis.	-	15,465,347 08	13,467,822 35	1,997,524 73	-	-	3,992,660 76	2,466,356 21
Penn Mutual, Pa.	-	4,528,878 44	*3,760,493 00	868,385 44	-	-	1,056,517 60	822,090 27
Phoenix Mutual, Conn.	16,000	9,994,176 47	9,673,010 00	321,166 47	306,166 47	-	3,376,354 97	2,319,003 92
Security Life & Annuity, N. Y.	110,000	3,510,539 21	3,348,026 97	162,512 24	52,512 24	-	1,375,014 93	1,437,690 37
State Mutual, Mass.	-	1,844,230 26	1,574,880 80	269,339 46	-	-	430,994 73	219,876 26
Travelers, Conn.	-	2,103,178 02	1,980,602 00	122,576 02	-	-	671,582 98	299,010 80
United States, N. Y.	250,000	4,396,968 26	3,870,271 08	526,697 18	278,697 18	-	1,256,087 29	1,090,159 95
Universal, N. Y.	200,000	4,653,861 11	4,315,055 93	338,795 18	138,795 18	-	5,101,252 22	1,680,367 21
Washington, N. Y.	125,000	4,403,634 44	4,012,714 61	390,909 83	265,909 83	-	1,246,540 42	766,227 47
Totals Cos. of other States.	\$3,947,000	\$337,791,871 09	\$310,162,170 22	\$27,629,700 87	\$5,124,676 99	\$634,855 90	\$100,713,714 85	\$69,063,965 18
Aggregate.	3,947,000	346,568,570 49	317,771,400 22	28,817,170 27	5,124,676 99	634,855 90	103,122,414 59	70,650,011 96

* Policies valued as per "American Experience Table of Mortality," with $4\frac{1}{2}$ per cent. interest.

-Deficiency.

TABLE II—Showing the nature of the Assets, on the 31st day of December, 1874, of Life Insurance Companies transacting business in this State.

NAME OF COMPANY.	Loans on Bonds and Mortgages.	Loans on Collaterals.	Premium Notes and Loans.	Real Estate.	Stocks and Bonds owned.	Net deferred and outstanding Premiums.	All other Assets.	Total Assets.
MAINE COMPANY.								
Union Mutual.....	\$4,875,624 38	\$73,587 60	\$2,313,466 32	\$350,000 00	\$235,230 00	\$405,398 45	\$543,397 65	\$8,796,699 40
COMPANIES OF OTHER STATES.								
ALBANY, Conn.								
American Popular, N. Y....	6,657,976 02	345,256 29	4,664,483 45	113,602 14	6,428,660 95	374,209 88	1,933,561 23	-30,417,749 96
Berkshire, Mass.....	65,560 00	26,513 08	112,361 17	-	219,027 50	141,535 55	186,083 41	701,070 66
Brooklyn, N. Y.....	1,680,014 59	43,512 48	198,830 52	180,000 00	664,280 00	67,233 97	109,086 17	2,842,967 53
Charter Oak, Conn.....	1,165,953 36	28,000 00	449,431 77	-	406,262 50	61,862 74	132,831 17	2,244,341 54
Connecticut Mutual, Conn..	5,161,060 53	1,285,956 29	3,761,981 96	1,065,680 64	393,590 00	276,991 79	1,236,695 03	13,180,956 14
Continental, Conn.....	24,579,080 58	282,333 78	7,189,793 86	1,403,683 33	4,405,013 00	35,199 92	2,476,784 47	40,371,938 94
Continental, N. Y.....	666,369 60	38,624 17	1,189,904 97	16,661 90	527,930 00	271,942 68	402,224 68	3,103,658 00
Equitable, N. Y.....	1,352,925 00	320,909 37	2,140,142 72	810,000 00	685,384 37	771,272 90	492,024 47	6,473,168 83
Germania, N. Y.....	16,824,511 94	105,070 00	-	3,931,451 05	3,495,641 85	731,573 29	718,599 64	25,606,847 87
Globe Mutual, N. Y.....	4,905,697 94	4,000 00	-	-	1,143,501 25	342,873 77	243,931 37	6,640,004 33
Homoeopathic Mutual, N. Y.	1,911,577 81	32,000 00	33,671 39	291,000 00	1,364,701 64	198,934 20	283,350 71	4,116,235 75
John Hancock Mut., Mass.	292,980 94	13,907 20	5,919 40	5,773 00	308,135 00	33,141 97	19,664 04	579,521 55
Massachusetts Mut., Mass..	1,243,000 00	50,400 00	394,648 63	-	753,578 50	85,311 31	91,079 49	2,618,015 93
Merchants', N. Y.....	3,138,939 00	207,274 10	989,847 80	157,230 78	579,865 00	201,488 92	249,839 02	5,524,494 57
Metropolitan, N. Y.....	98,000 00	11,143 31	4,650 44	-	58,260 00	15,137 93	9,467 74	196,639 42
Mutual, N. Y.....	503,760 00	71,124 07	461,177 13	-	341,160 00	498,973 99	67,188 16	1,873,322 35
Mutual Benefit, N. J.....	56,916,056 39	-	-	2,767,273 99	8,023,375 38	911,923 10	3,511,864 49	72,180,493 35
National, Vt.....	12,415,687 75	-	6,967,097 11	170,491 98	9,756,715 08	173,266 73	1,141,897 30	30,625,125 95
	863,463 27	13,625 00	39,677 63	18,617 80	622,081 50	91,424 69	86,377 88	1,735,166 37

Nat'l of U. S. of A., D. C.	2,119,562 60	40,767 80	67,382 11	400,000 00	549,864 00	187,208 88	147,148 52	3,491,918 91
New England Mut., Mass.	2,464,760 13	465,884 12	2,203,004 09	980,140 48	6,272,764 12	647,467 40	502,638 35	13,636,648 69
New Jersey Mutual, N. J.	608,239 64	34,032 80	563,091 50	56,132 79	129,326 35	217,941 85	135,666 87	1,544,430 80
New York, N. Y.	16,828,955 14	-	910,049 14	1,768,174 14	5,173,026 50	630,734 63	1,938,636 61	27,249,476 16
Northwestern Mutual, Wis.	9,498,388 90	-	4,294,285 52	353,760 26	344,698 30	374,412 37	599,810 73	15,465,347 08
Penn Mutual, Pa.	1,926,898 50	67,344 29	646,552 85	251,076 16	1,493,381 75	85,243 14	158,383 75	4,628,878 44
Phoenix Mutual, Conn.	4,686,211 98	79,991 13	2,639,330 00	-	590,336 00	515,480 60	592,827 76	9,994,176 47
Security L. & Annuity, N. Y.	30,692 80	-	1,689,181 53	110,000 00	712,100 00	717,389 72	251,185 16	3,510,539 21
State Mutual, Mass.	187,350 00	3,000 00	60,925 35	50,000 00	1,490,148 90	-	102,796 01	1,844,220 26
Travelers', Conn.	1,460,477 50	-	-	78,861 24	324,532 00	117,213 83	122,033 45	2,103,178 02
United States, N. Y.	2,874,407 19	64,550 00	198,208 42	7,119 50	875,864 00	141,317 01	234,512 14	4,396,968 26
Universal, N. Y.	2,128,461 72	234,945 00	861,438 26	-	497,512 50	168,710 19	762,783 44	4,653,851 11
Washington, N. Y.	2,044,263 87	9,847 48	-	58,365 30	1,874,450 00	217,797 98	198,899 81	4,403,624 44
Totals Cos. of other States.	\$186,832,283 69	\$3,879,961 71	\$43,537,066 53	\$15,044,084 83	\$60,305,706 94	\$9,115,149 43	\$19,077,617 97	\$337,791,871 09
Aggregate	191,707,908 07	3,963,649 81	45,850,632 84	16,394,084 83	60,540,936 94	9,620,543 88	19,621,015 62	346,588,570 49

TABLE III. — Showing the nature of the Liabilities on the 31st day of December, 1874, of Life Insurance Companies transacting business in this State.

NAME OF COMPANY.	Losses and Claims due and unpaid.	Losses and Claims not due.	Losses and Claims resisted.	Reinsurance reserve, Actuaries' 4 per cent.	Unpaid Dividends.	Due for Salaries, Rents, etc.	All other Liabilities.	Total Liabilities except Capital.
MAINE COMPANY.								
Union Mutual.....	\$500 00	\$110,820 00	-	\$7,497,910 00	-	-	-	\$7,609,230 00
COMPANIES OF OTHER STATES.								
Atlas, Conn.....	-	360,865 00	\$69,008 75	18,105,180 00	\$185,342 73	-	\$15,329 49	18,801,045 62
American Popular, N. Y.....	65,519 65	7,000 00	10,000 00	520,348 00	-	-	-	537,348 00
Berkshire, Mass.....	-	33,000 00	15,000 00	2,517,457 38	5,954 15	-	12,904 30	2,584,315 83
Brooklyn, N. Y.....	-	25,000 00	8,000 00	2,121,359 00	-	-	7,592 50	2,161,921 50
Charter Oak, Conn.....	-	186,700 45	43,500 00	12,645,619 00	38,490 82	-	-	12,913,310 27
Connecticut Mutual, Conn.....	-	502,149 00	190,968 00	35,747,238 00	86,809 51	-	-	36,527,164 51
Continental, Conn.....	-	45,233 32	-	2,850,874 00	-	-	-	2,896,107 32
Continental, N. Y.....	-	155,480 00	21,000 00	5,916,260 00	-	-	18,300 00	6,111,048 00
Equitable, N. Y.....	32,000 00	272,860 00	32,800 00	25,474,583 00	69,849 00	-	90,000 00	25,971,403 00
Germania, N. Y.....	5,068 44	83,142 39	23,633 91	6,181,599 00	25,716 89	-	12,269 07	6,331,428 76
Globe Mutual, N. Y.....	5,008 00	42,150 00	40,000 00	3,735,803 00	-	\$3,900 00	13,350 00	3,838,303 00
Homeopathic Mutual, N. Y.....	-	3,048 00	-	518,452 00	-	-	8,303 00	539,803 00
John Hancock Mutual, Mass.....	-	19,339 00	-	2,601,798 43	-	1,687 50	782 30	2,633,607 23
Massachusetts Mutual, Mass.....	1,000 00	112,400 00	19,500 00	4,882,479 92	20,680 88	-	-	5,036,060 80
Merchant's N. Y.....	1,700 00	-	-	126,597 00	-	-	-	138,297 00
Metropolitan, N. Y.....	-	35,144 00	-	1,683,216 00	5,950 00	2,900 00	86,607 76	1,763,817 76
Mutual, N. Y.....	-	442,308 79	207,500 00	67,925,337 00	28,830 47	-	24,191 23	68,628,165 46
Mutual Benefit, N. J.....	-	506,427 00	59,000 00	26,018,872 00	278,487 32	-	-	26,862,786 32
National, Va.....	-	29,000 00	1,000 00	1,144,941 52	14,254 84	-	10,000 00	1,199,196 36
National of U. S. of A., D. C.....	-	62,205 98	17,787 00	*2,449,363 00	-	-	8,193 76	2,537,545 75

New England Mutual, Mass.....	-	102,200 00	-	11,936,243 14	144,730 15	-	-	-	12,173,173 29
New Jersey Mutual, N. J.....	-	44,700 00	20,000 00	* 1,126,491 00	-	-	-	20,200 00	1,210,391 00
New York, N. Y.....	200 00	287,055 90	83,700 00	24,370,647 00	162,948 84	-	-	-	24,794,561 74
Northwestern Mutual, Wb.....	-	73,350 00	7,500 00	13,360,043 00	5,000 00	-	-	21,930 35	13,467,932 35
Penn Mutual, Pa.....	-	72,500 00	20,000 00	* 3,628,293 00	39,700 00	-	-	-	3,760,493 00
Phoenix Mutual, Conn.....	-	167,333 00	61,000 00	9,443,677 00	-	-	-	-	9,672,010 00
Security Life & Annuity, N. Y.	-	90,300 00	22,500 00	3,220,144 00	12,226 28	933 34	-	1,923 85	3,348,026 97
State Mutual, Mass.....	-	23,500 00	5,000 00	1,539,474 74	6,408 06	-	-	-	1,574,380 80
Travelers', Conn.....	-	44,187 00	16,425 00	1,905,990 00	-	-	-	12,000 00	1,980,602 00
United States, N. Y.....	-	106,120 00	-	3,740,137 00	-	-	-	25,014 09	3,870,371 08
Universal, N. Y.	-	106,895 93	-	4,209,180 00	-	-	-	-	4,315,045 93
Washington, N. Y.....	2,000 00	50,500 00	5,000 00	3,947,190 00	764 07	3,933 34	-	3,337 20	4,012,714 61
Totals One of other States....	\$112,488 09	\$4,090,000 77	\$1,000,022 66	\$308,483,846 13	\$1,122,131 01	\$11,454 18	\$342,327 38	\$310,162,170 22	
Aggregate.....	112,988 09	4,200,820 77	1,000,022 66	310,981,766 13	1,122,131 01	11,454 18	342,327 38	317,771,400 22	

* "American Experience," 4½ per cent.

TABLE IV. — Showing the nature of the Income during the year ending December 31st, 1874, of Life Insurance Companies transacting business in this State.

NAME OF COMPANY.	PREMIUMS RECEIVED.		Interest and Dividends.	Rents.	Income from all other sources.	Total Income.	Excess of Income over Expenditures.	Excess of Expenditures over Income.
	Cash.	Note.						
MAINE COMPANY.								
Union Mutual	\$1,395,160 06	\$455,000 94	\$533,850 60	\$24,688 14	-	\$2,408,699 74	\$672,652 96	-
COMPANIES OF OTHER STATES.								
Atlas, Conn.	3,923,474 93	684,166 87	1,334,333 53	-	\$125,042 82	6,067,017 15	1,434,888 69	-
American Popular, N. Y.	133,208 63	54,919 73	27,488 05	8,797 65	-	218,414 06	77,643 01	-
Berkshire, Mass.	471,828 26	37,839 00	160,351 29	8,020 87	-	678,047 42	301,168 29	-
Brooklyn, N. Y.	486,226 51	77,649 50	131,507 84	-	11,327 68	706,111 53	157,013 13	-
Charter Oak, Conn.	2,101,815 42	1,125,092 00	659,694 40	40,049 71	-	3,926,691 53	1,242,523 54	-
Connecticut Mutual, Conn.	7,435,891 27	76,263 00	2,496,940 00	34,904 88	5,013 95	10,049,013 10	2,571,465 65	-
Continental, Conn.	551,171 08	276,395 71	139,606 48	-	98,349 43	1,065,522 70	318,420 97	-
Continental, N. Y.	1,961,931 41	429,004 22	379,483 91	31,208 32	5,000 00	2,712,827 86	205,686 35	-
Equitable, N. Y.	8,227,299 40	-	1,310,110 81	118,326 93	-	9,650,737 14	3,071,170 60	-
Germania, N. Y.	1,561,408 33	-	381,339 33	-	192 85	1,942,940 01	703,931 53	-
Globe Mutual, N. Y.	916,503 74	-	213,218 43	1,337 50	-	1,131,059 67	29,980 61	-
Homeopathic Mutual, N. Y.	196,708 96	-	36,123 04	-	-	232,830 00	67,970 29	-
John Hancock Mutual, Mass.	597,975 99	69,752 27	171,913 52	-	-	839,641 78	145,111 81	-
Massachusetts Mutual, Mass.	946,736 76	260,342 54	333,540 26	2,510 09	-	1,543,129 56	593,934 91	-
Merchants', N. Y.	74,563 44	1,135 17	7,807 45	-	-	83,496 06	1,196 44	-
Metropolitan, N. Y.	1,004,297 35	139,180 67	96,775 09	-	-	1,239,253 11	438,547 62	-
Mutual, N. Y.	15,651,078 35	-	4,159,574 95	46,500 00	-	19,857,153 30	6,784,253 93	-
Mutual Benefit, N. J.	4,290,950 87	632,657 30	1,824,516 30	3,237 50	-	6,740,761 97	1,937,867 39	-
National, Vt.	295,565 32	2,814 47	101,245 87	1,002 98	-	390,628 64	158,684 00	-
National of U. S. of A., D. C.	823,574 13	87,544 06	133,927 63	-	63,129 97	1,056,176 78	269,636 93	-

New England Mutual, Mass....	1,654,372 31	743,074 90	840,647 70	29,441 70	-	3,267,636 61	913,379 68	-
New Jersey Mutual, N. J.....	676,011 90	169,027 71	59,703 31	-	3,211 78	807,963 60	184,030 41	-
New York, N. Y.....	6,209,664 03	204,780 74	1,504,576 77	78,434 83	-	7,997,468 37	2,652,803 45	-
Northwestern Mutual, Wis....	1,964,888 69	874,381 17	1,143,918 69	9,472 21	-	3,992,660 76	1,626,304 55	-
Penn Mutual, Pa.....	631,252 77	198,396 05	221,868 78	-	5,000 00	1,056,517 60	234,427 33	-
Phoenix Mutual, Conn.....	2,372,775 73	352,483 00	651,097 34	-	-	3,376,354 97	1,057,351 05	-
Security Life & Annuity, N. Y.	916,754 89	264,818 83	151,441 71	-	42,000 00	1,375,014 93	-	\$62,675 44
State Mutual, Mass.....	256,503 70	66,196 46	108,295 57	-	-	430,994 73	211,118 47	-
Travelers', Conn.....	531,000 80	-	133,670 32	933 00	5,978 86	671,682 98	373,572 18	-
United States, N. Y.....	982,662 14	-	273,425 16	-	-	1,256,087 39	165,927 34	-
Universal, N. Y.....	1,403,114 44	637,803 60	172,516 84	-	2,897,917 34	5,101,252 22	3,420,885 01	-
Washington, N. Y.....	1,007,129 65	-	239,410 77	-	-	1,246,540 42	480,312 95	-
Totals Cos. of other States ..	\$70,142,727 20	\$7,404,726 46	\$19,500,018 93	\$404,178 08	\$3,262,064 18	\$100,713,714 85	\$31,712,425 11	\$62,675 44
Aggregate	71,637,837 26	7,859,727 40	20,033,869 53	498,868 22	3,262,064 18	103,122,414 59	32,535,078 07	62,675 44

TABLE V.—Showing the nature of the Expenditures during the year ending December 31st, 1874, of Life Insurance Companies transacting business in this State.

NAME OF COMPANY.	Paid for losses and policy claims.	Paid for policies lapsed, surrendered, and purchased.	Dividends to policy-holders.	Paid for commissions.	Paid for salaries, medical examiners' fees, etc.	All other cash expenditures.	Premium note expenditures.	Total Expenditures.
MAINE COMPANY.								
Union Mutual.....	\$428,116 90	\$181,002 21	\$89,166 62	\$151,189 06	\$179,146 41	\$136,428 49	\$420,907 09	\$1,586,046 78
COMPANIES OF OTHER STATES.								
Aetna, Conn.....	1,283,384 40	1,186,244 50	304,798 16	365,735 51	104,876 43	287,518 58	1,199,670 88	4,632,128 46
American Popular, N. Y.....	25,469 00	2,747 04	—	11,167 10	32,307 82	59,859 87	19,230 32	140,771 05
Berkshire, Mass.....	117,667 15	65,835 21	85,891 18	35,825 70	22,618 56	35,005 43	34,045 90	378,889 13
Brooklyn, N. Y.....	160,888 19	86,296 01	38,194 06	46,123 99	33,338 05	97,991 56	87,366 54	549,698 40
Charter Oak, Conn.....	825,820 83	542,418 09	186,057 81	269,728 92	164,274 10	92,289 10	603,480 14	2,684,068 99
Connecticut Mutual, Conn.....	2,540,439 63	512,501 62	2,534,568 92	615,100 04	89,014 39	245,283 83	840,649 02	7,477,647 45
Continental, Conn.....	159,964 04	44,148 71	107,961 35	55,408 40	61,890 34	72,192 16	245,536 73	747,101 73
Continental, N. Y.....	608,882 72	667,446 10	70,862 37	169,234 79	191,263 53	268,534 20	631,018 80	2,507,042 51
Equitable, N. Y.....	1,967,342 40	1,268,689 60	1,585,370 20	396,368 71	345,428 74	1,021,368 89	—	6,579,566 54
Germania, N. Y.....	551,817 75	379,083 99	101,175 54	107,874 60	108,418 28	90,648 32	—	1,239,018 48
Globe Mutual, N. Y.....	460,354 55	375,385 66	10,951 23	59,509 30	92,954 25	101,954 07	—	1,101,109 06
Homoeopathic Mutual, N. Y.....	36,813 37	65,681 29	7,989 36	13,944 74	27,198 06	34,232 98	—	174,859 71
John Harcock Mutual, Mass.....	199,565 33	190,415 04	21,427 12	68,368 11	36,097 02	29,633 59	151,073 76	694,529 97
Massachusetts Mutual, Mass.....	299,969 79	69,288 21	93,941 07	70,470 31	105,993 14	53,161 56	266,370 57	949,194 65
Merchants', N. Y.....	18,800 00	6,418 92	2,193 49	17,082 91	19,440 58	15,456 66	2,907 06	83,299 63
Metropolitan, N. Y.....	230,551 97	164,883 49	79,243 00	112,760 17	86,325 65	73,083 83	53,877 47	800,705 49
Mutual, N. Y.....	3,499,021 70	4,978,276 06	2,992,410 77	451,182 90	350,193 44	701,814 50	—	13,082,899 37
Mutual Benefit, N. J.....	1,833,359 18	413,056 70	1,250,606 28	379,113 79	94,367 16	172,865 99	669,525 54	4,812,894 58
National, Vt.....	109,204 42	24,404 36	46,131 35	24,787 59	16,540 53	5,998 46	4,907 93	231,974 64

National of U. S. of A., D. C....	281,785 72	283,431 76	-	81,882 58	85,177 08	111,689 64	3,683 09	797,639 83
New England Mutual, Mass....	871,709 45	872,801 89	309,238 78	144,691 56	74,211 01	164,919 97	416,084 77	2,353,656 93
New Jersey Mutual, N. J.....	190,593 14	119,394 92	40,219 26	46,200 89	50,315 84	138,550 55	48,648 49	623,923 19
New York, N. Y.....	1,503,026 11	1,471,181 23	1,349,830 37	234,668 29	260,803 78	239,769 99	235,383 15	5,344,662 92
Northwestern Mutual, Wis.....	599,189 67	207,780 50	160,317 67	213,102 40	169,241 81	185,155 54	931,568 62	2,466,356 21
Penn Mutual, Pa.....	266,497 37	35,909 90	197,264 16	45,314 07	80,597 99	60,604 41	135,903 97	822,090 27
Phoenix Mutual, Conn.....	820,131 89	14,580 17	602,239 38	217,327 20	123,224 45	143,682 83	397,868 00	2,319,003 92
Security Life and Annuity, N.Y.	408,137 80	119,541 61	53,035 79	151,718 14	63,575 87	76,204 48	565,476 60	1,437,690 37
State Mutual, Mass.....	77,650 00	12,225 71	84,678 53	19,904 17	21,536 59	3,181 26	-	219,876 23
Travelers', Conn.....	130,252 70	25,223 47	-	52,622 10	36,129 78	51,182 75	-	298,010 80
United States, N. Y.....	354,915 55	238,426 70	148,731 13	163,488 81	61,803 61	132,794 15	-	1,099,159 95
Universal, N. Y.....	426,192 55	739,842 28	-	290,369 97	52,108 98	68,990 38	102,862 55	1,690,367 21
Washington, N. Y.....	322,261 82	97,785 27	142,654 10	59,900 63	64,383 37	79,232 38	-	766,227 47
Totals Cos. of other States....	\$31,174,360 19	\$14,631,995 33	\$12,487,972 33	\$4,989,968 43	\$3,106,649 71	\$5,135,430 39	\$7,637,088 80	\$69,663,965 18
Aggregate.....	21,602,977 08	14,812,997 54	12,577,138 96	5,141,157 49	3,266,796 12	5,371,858 88	7,948,085 89	70,650,011 96

TABLE VI.—*Exhibit of Policies.*

NAME OF COMPANY.	POLICIES IN FORCE Dec. 31, 1873.		POLICIES ISSUED DURING 1874.		POLICIES TERMINATED DURING 1874.		POLICIES IN FORCE Dec. 31, 1874.		INCREASE, 1874.		DECREASE, 1874.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
MAINE COMPANY.												
Union Mutual	18,808	\$43,904,765	6,132	\$14,517,543	3,182	\$8,203,365	21,768	\$49,218,983	2,950	\$6,314,178	—	—
COMPANIES OF OTHER STATES.												
Aetna, Conn	53,582	98,864,149	9,716	15,182,318	7,726	19,539,475	55,572	94,506,992	1,990	—	—	\$4,857,187
American Popular, N. Y.	2,929	7,251,683	664	2,196,484	439	1,185,248	3,154	8,262,899	225	1,011,236	—	—
Berkshire, Mass.	4,670	10,734,043	860	1,864,160	711	1,775,049	4,709	10,823,154	139	89,111	—	—
Brooklyn, N. Y.	5,182	13,289,963	1,079	2,404,386	1,290	3,889,650	4,971	12,304,699	—	—	211	985,264
Charter Oak, Conn	26,761	61,967,847	4,965	10,185,620	4,364	10,088,260	27,352	62,065,207	601	97,360	—	—
Connecticut Mutual, Conn.	63,550	181,802,730	6,885	19,965,324	5,119	16,401,421	65,316	185,366,633	1,766	3,563,903	—	—
Continental, Conn.	10,800	18,929,568	2,807	3,248,769	2,787	5,946,169	10,820	16,332,158	20	—	—	2,597,410
Continental, N. Y.	27,931	57,791,483	6,300	13,864,991	8,457	18,005,936	25,774	53,650,538	—	—	2,157	4,140,945
Equitable, N. Y.	47,288	184,282,130	9,610	34,189,815	8,768	37,442,944	48,180	181,029,001	842	—	—	3,253,129
Germania, N. Y.	19,739	34,842,813	2,501	8,344,634	2,448	4,097,248	19,792	34,090,099	53	—	—	762,714
Globe Mutual, N. Y.	12,649	29,316,031	2,611	6,098,184	4,473	13,446,854	10,687	22,957,361	—	—	1,862	6,858,670
Homeopathic Mutual, N. Y.	2,491	4,631,231	266	1,479,548	729	1,450,927	2,668	4,659,832	177	28,621	—	—
John Hancock Mut., Mass.	7,761	17,032,362	726	1,282,441	1,596	3,766,089	6,891	14,549,614	—	—	870	2,482,648
Massachusetts Mut., Mass.	14,321	32,636,839	1,709	4,931,165	1,539	3,803,260	14,491	33,764,744	170	1,137,905	—	—
Merchants' N. Y.	1,363	2,669,676	873	1,522,419	842	1,666,561	1,394	2,425,514	31	—	—	144,162
Metropolitan, N. Y.	18,598	36,388,865	8,280	11,870,485	7,906	10,869,155	18,972	27,385,145	374	1,001,280	—	—
Mutual, N. Y.	86,416	289,505,739	12,766	38,426,037	8,258	26,052,040	90,914	301,878,728	4,498	12,372,987	—	—
Mutual Benefit, N. J.	39,937	131,468,038	4,104	11,178,803	2,739	16,708,414	41,802	131,838,437	1,865	470,389	—	—

National, Vt.	4,204	9,086,023	720	1,802,176	502	1,250,502	4,422	9,637,697	218	551,674	-	-
Natl of U. S. of A., D. C.	11,494	26,062,199	2,601	6,431,269	3,417	8,590,296	10,678	23,903,172	-	-	816	2,159,027
New England Mut., Mass.	21,834	64,329,160	2,983	8,200,397	3,535	9,933,949	21,302	62,595,608	-	-	552	1,733,552
New Jersey Mutual, N. J.	7,910	15,128,197	4,601	7,701,469	3,149	6,334,435	9,362	16,435,231	1,452	1,367,034	-	-
New York, N. Y.	43,160	123,672,387	7,254	21,809,339	7,016	22,646,653	43,898	122,835,123	238	-	-	837,264
Northwestern Mutual, Wis	35,226	64,692,003	5,185	11,796,029	5,009	11,187,011	35,402	65,301,021	176	609,018	-	-
Penn Mutual, Pa.	7,745	24,317,776	1,216	2,961,565	786	2,758,170	8,175	24,521,171	430	203,395	-	-
Phoenix Mutual, Conn.	35,274	75,731,367	6,471	10,745,275	8,327	17,265,531	33,418	69,211,105	-	-	1,856	6,520,256
Security L. & Annuity, N. Y.	11,118	26,529,883	3,765	6,688,381	4,792	9,823,009	10,091	23,395,255	-	-	1,027	3,134,628
State Mutual, Mass.	4,156	8,219,525	510	1,233,500	182	454,053	4,484	8,998,972	328	779,447	-	-
Travelers', Conn.	8,956	16,550,043	2,767	5,086,263	1,887	3,664,243	9,836	17,972,063	880	1,422,020	-	-
United States, N. Y.	10,165	23,003,316	2,598	5,791,470	2,120	5,721,591	10,643	23,073,195	478	69,879	-	-
Universal, N. Y.	6,745	18,322,037	3,598	9,154,424	2,208	7,211,840	16,996	31,960,533	10,251	13,637,896	-	-
Washington, N. Y.	11,257	26,082,802	1,786	3,936,740	2,021	4,998,125	11,022	25,021,417	-	-	235	1,061,385
Totals Cos. of other States	665,032	\$1,725,027,382	123,397	\$286,562,760	115,142	\$300,373,128	682,148	\$1,722,012,326	26,702	\$38,403,155	9,586	\$40,518,211
Aggregate.	683,840	1,767,932,137	129,329	301,080,303	118,324	308,576,493	703,906	1,772,131,259	29,652	44,717,333	9,686	40,518,211

• Including 8,861 policies of reinsured risks.

† Including \$11,695,312 of reinsured risks.

TABLE VII.—Showing the number and amount of Policies terminated during 1874, and the mode of termination.

NAME OF COMPANY.	BY DEATH OR MATURITY.		BY EXPIRY.		BY SURRENDER.		BY LAPSE.		BY CHANGE.		NOT TAKEN.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
MAINE COMPANY.												
Union Mutual.....	190	\$466,631	6	\$19,000	706	\$1,556,716	1,422	\$3,708,718	-	\$467,950	858	\$1,984,350
COMPANIES OF OTHER STATES.												
Aetna, Conn.....	618	1,569,460	10	37,200	3,733	6,341,570	2,117	9,408,908	-	-	1,248	2,382,339
American Popular, N. Y.....	12	25,469	217	545,300	7	4,374	-	-	43	112,467	160	497,638
Berkshire, Mass.....	61	119,183	-	-	94	285,424	430	1,093,550	-	-	128	277,943
Brooklyn, N. Y.....	51	189,700	1	10,700	290	886,750	780	1,817,600	18	133,600	150	372,000
Charter Oak, Conn.....	266	722,885	-	-	1,158	2,889,480	2,105	4,879,335	-	-	835	1,696,560
Connecticut Mutual, Conn.....	792	2,269,780	7	10,500	1,944	6,339,076	1,310	6,691,465	-	332,600	566	1,758,000
Continental, Conn.....	106	164,075	9	27,500	868	570,897	1,903	3,721,200	-	583,013	401	779,484
Continental, N. Y.....	247	622,490	4	16,000	1,888	4,622,726	5,026	9,003,893	185	1,386,240	1,107	2,385,587
Equitable, N. Y.....	457	1,320,790	22	118,600	2,539	13,577,204	4,258	16,097,970	-	-	1,602	5,828,480
Germania, N. Y.....	299	544,868	11	8,253	1,165	2,056,751	765	1,164,768	6	19,321	202	303,447
Globe Mutual, N. Y.....	157	408,835	2	7,500	1,635	4,302,814	2,269	5,931,450	9	22,980	401	1,773,675
Homeopathic Mutual, N. Y.....	21	36,769	8	11,500	200	448,968	308	606,000	42	82,000	180	265,700
John Hancock Mutual, Mass.....	54	132,931	1	5,000	428	1,125,607	1,025	2,253,050	-	-	88	248,601
Massachusetts Mutual, Mass.....	138	345,045	-	-	203	490,745	969	2,301,500	-	103,470	239	563,600
Merchant's N. Y.....	13	18,500	-	-	61	127,994	576	1,160,750	-	25,000	192	334,437
Metropolitan, N. Y.....	189	238,939	-	-	551	730,000	2,955	3,890,337	2,740	4,007,246	1,471	2,002,633
Mutual, N. Y.....	934	2,997,290	-	-	3,057	9,476,700	8,062	9,631,200	2	230,850	1,203	3,816,000
Mutual Benefit, N. J.....	521	1,913,384	5	19,000	321	1,076,122	1,105	3,329,225	470	3,665,038	317	905,700

	47	110,533	1	1,000	149	389,980	244	572,000	2	37,489	59	159,500
National, Va.....	114	210,224	3	4,100	264	897,459	2,018	4,515,372	495	1,575,999	573	1,887,192
National of U. S. of A., D. C.	265	841,517	1,296	3,411,446	466	1,533,395	1,320	3,252,750	-	28,800	298	866,041
New England Mutual, Mass....	89	191,418	3	7,000	568	1,303,313	1,549	3,042,765	-	334,974	940	1,454,945
New Jersey Mutual, N. J.....	455	1,411,690	8	14,100	2,379	8,518,607	3,270	9,155,739	-	774,968	904	2,771,549
New York, N. Y.....	342	675,330	1	71,186	867	1,380,514	3,215	6,887,234	85	789,049	549	1,383,898
Northwestern Mutual, Wis.....	89	254,018	1	600	206	827,629	347	913,340	-	385,453	143	377,130
Penn Mutual, Pa.....	350	898,958	-	-	112	270,941	4,412	9,860,156	1,308	3,277,450	2,145	3,458,028
Phoenix Mutual, Conn.....	155	449,502	11	50,532	158	481,179	3,630	6,912,039	525	1,373,332	313	556,425
Security Life & Annuity, N. Y..	45	88,700	7	11,500	91	138,000	59	196,354	-	-	10	19,499
State Mutual, Mass.....	76	134,034	36	101,000	31	32,079	1,058	2,008,800	271	621,326	415	727,000
Travelers', Conn.....	147	258,760	7	13,640	237	606,991	1,139	3,157,650	16	154,500	584	1,430,050
United States N. Y.....	72	256,383	38	170,000	343	1,083,532	1,275	4,444,071	-	-	480	1,257,354
Universal, N. Y.....	108	337,410	3	16,000	486	1,286,675	1,150	2,665,450	-	-	274	694,890
Washington, N. Y.....												
Totals Cos. of other States....	7,290	\$20,138,560	1,712	\$4,686,357	25,939	\$74,111,996	56,049	\$138,884,829	6,166	\$19,226,064	17,985	\$42,635,322
Aggregate.....	7,480	20,595,191	1,718	4,705,357	26,645	75,668,712	57,471	142,593,547	6,166	20,394,014	18,843	44,619,672

TABLE VIII.—Showing the business transacted in Maine during the year ending December 31st, 1874, by Life Insurance Companies.

NAME OF COMPANY.	Number of policies in force Dec. 31, 1874.	Amount insured.	Number of policies issued during 1874.	Amount insured.	Premiums received.	Losses and claims incurred.	Losses and claims paid.	Taxes paid on Premiums.
MAINE COMPANY.								
Union Mutual.....	648	\$1,076,450 00	67	\$121,250 00	\$17,451 60	\$9,000 00	\$13,000 00	-
COMPANIES OF OTHER STATES.								
Rena, Conn.....	1,356	1,733,615 00	101	107,011 00	67,563 42	16,893 00	13,369 00	\$81 51
American Popular, N. Y.....	160	428,000 00	152	407,600 00	5,338 51	-	-	29 48
Berkshire, Mass.....	21	28,183 00	-	-	-	-	-	-
Brooklyn, N. Y.....	32	52,710 00	4	6,000 00	1,901 05	-	-	22 00
Charter Oak, Conn.....	800	1,132,795 00	82	71,745 00	54,283 59	25,000 00	25,000 00	-
Connecticut Mutual, Conn.....	1,936	3,763,283 00	217	337,085 00	86,580 43	36,357 00	30,985 00	241 90
Continental, Conn.....	249	323,500 00	5	5,000 00	16,316 41	11,566 00	10,300 00	-
Continental, N. Y.....	920	1,161,818 00	225	341,645 00	48,665 31	8,500 00	7,500 00	168 83
Equitable, N. Y.....	1,099	2,026,025 00	570	930,125 00	44,192 61	19,500 00	18,980 00	46 59
Germania, N. Y.....	1	2,000 00	1	2,000 00	16 30	-	-	14
Globe Mutual, N. Y.....	28	55,014 00	31	72,514 00	981 26	-	-	4 00
Homeopathic Mutual, N. Y.....	21	22,432 00	8	7,700 00	694 53	-	-	2 78
John Hancock Mutual, Mass.....	183	358,000 00	6	10,000 00	12,457 42	9,000 00	13,000 00	-
Massachusetts Mutual, Mass.....	646	1,163,971 00	10	16,700 00	27,649 68	9,300 00	21,600 00	-
Merchant' N. Y.....	345	499,800 00	291	392,200 00	13,487 28	4,000 00	4,000 00	18 51
Metropolitan, N. Y.....	44	99,074 00	15	31,000 00	8,104 78	-	-	25 75
Mutual, N. Y.....	1,676	2,853,075 00	137	203,650 00	101,271 69	27,642 00	36,966 00	475 93
Mutual Benefit, N. J.....	1,171	3,747,200 00	68	130,180 00	60,499 78	35,400 00	57,666 00	-
National, Vt.....	54	99,200 00	7	9,500 00	2,994 01	-	-	29 54

National of U. S. of A., D. C.....	109	145,820 00	19	25,512 00	3,262 90	-	29,400 00	-	85,400 00	14 84
New England Mutual, Mass.....	1,692	2,178,000 00	40	60,200 00	90,176 21	-	-	-	-	143 69
New Jersey Mutual, N. J.....	9	12,500 00	9	12,500 00	1,832 24	-	-	-	-	86 64
New York, N. Y.....	719	1,110,390 00	40	62,945 00	43,320 65	-	22,060 00	21,410 00	-	32 65
Northwestern Mutual, Wb.....	68	99,319 00	6	6,500 00	3,187 78	-	-	-	-	16 19
Penn Mutual, Pa.....	26	32,000 00	26	32,000 00	410 66	-	-	-	-	2 81
Phoenix Mutual, Conn.....	1,273	1,711,177 00	849	853,133 00	40,196 57	-	7,250 00	12,250 00	-	-
Security Life & Annuity, N. Y.....	180	197,300 00	59	61,300 00	7,709 85	-	4,000 00	4,000 00	-	17 14
State Mutual, Mass.....	76	108,700 00	5	6,000 00	2,908 85	-	-	-	-	88 00
Travelers, Conn.....	650	971,923 00	181	261,011 00	24,612 46	-	8,000 00	10,476 00	-	-
United States, N. Y.....	39	51,730 00	-	-	2,725 41	-	5,000 00	1,000 00	-	-
Universal, N. Y.....	140	210,300 00	44	60,750 00	7,181 74	-	-	-	-	88 78
Washington, N. Y.....	53	71,800 00	6	5,800 00	2,579 26	-	-	-	5,667 45	-
Totals Cos. of other States.....	15,773	\$26,445,964 00	2,703	\$4,029,206 00	\$778,082 54	\$272,768 00	\$329,569 45	\$329,569 45	\$1,477 10	
Aggregate.....	16,421	27,522,414 00	2,770	4,150,458 00	795,534 14	281,768 00	342,569 45	342,569 45	1,477 10	

**MAINE
LIFE INSURANCE COMPANY.**

**ABSTRACT COMPILED FROM THE ANNUAL STATEMENT OF THE
UNION MUTUAL LIFE INSURANCE COMPANY, SHOWING ITS
CONDITION ON THE 31st DAY OF DECEMBER, 1874.**

UNION MUTUAL LIFE INSURANCE COMPANY.

AUGUSTA, ME.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

HENRY CROCKER, *President.*

WHITING H. HOLLISTER, *Secretary.*

I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate	\$4,875,624 38
Loans secured by collaterals.....	73,587 60
Premium notes and loans on policies now in force.....	2,313,466 32
Real estate owned by the company, unincumbered.....	350,000 00
Stocks and bonds owned by the company, market value.....	235,230 00
Cash in office of company and deposited in banks and trust companies...	173,185 65
Interest accrued on cash loans and on bonds owned by the company....	289,241 00
Interest accrued on premium loans and notes	80,971 00
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874.....	405,393 45
Total admitted assets	<u>\$8,796,699 40</u>

UNADMITTED ASSETS.

Advanced to officers or agents to be repaid out of future salaries or commissions.....	\$35,585 76
Cash in hands of officers or agents, due the company....	16,933 28
Loans on personal security.....	4,236 66
Total unadmitted assets	<u>\$56,755 70</u>

II. LIABILITIES.

Claims for matured endowments due and unpaid.....	\$500 00
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	110,820 00
Total policy claims.....	<u>\$111,820 00</u>

Net present value of all outstanding policies in force December 31, 1874, computed by the Maine Insurance Department according to the Actuaries' Table of Mor- tality, with 4 per cent. interest.....		\$7,519,420 00
Deduct net value of risks valued above and included under policy claims.....		21,510 00
Net reinsurance reserve.....		\$7,497,910 00
Liabilities as to policy-holders.....		\$7,609,230 00
Surplus as regards policy-holders		1,187,469 40
Total liabilities.....		<u>\$8,796,699 40</u>

III. INCOME DURING THE YEAR.

Total cash premium income.....	\$1,395,160 06
Received for interest on cash loans.....	\$359,350 38
Received for interest on bonds owned and dividends on stocks	12,457 11
Received for interest on premium notes and loans.....	145,648 90
Received for interest on other debts due the company ...	15,849 57
Rents received for use of company's property, or under sub-lease	24,688 14
Discount on claims paid in advance.....	544 69
Total interest, dividend and rent income.....	558,538 74
Total cash income.....	\$1,953,698 80
Notes or other obligations taken for new or renewal premiums.....	455,000 94
Total income.....	<u>\$2,408,699 74</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$428,116 90
Cash paid on policies lapsed, surrendered or purchased..	181,002 21
Cash paid for dividends to policy-holders	89,166 62
Total cash paid to policy-holders.....	\$698,285 73
Cash paid for commissions to agents.....	\$151,189 06
Cash paid for salaries and expenses of managers and agents.....	102,347 04
Cash paid for medical examiner's fees.....	24,543 58
Cash paid for salaries and other compensation of officers and employees.....	52,255 79
Total pay account.....	\$330,335 47
Paid for taxes and revenue stamps.....	19,607 26
Paid for rents.....	26,828 98
Paid for commuting commissions.....	23,161 54
Cash advanced to agents or officers to be repaid out of future salaries or commissions	4,802 40

Paid for furniture, etc.....	\$7,800 82
Other expenditures, viz: legal and general expenses.....	54,219 50
Total cash expenditures.....	\$1,165,049 09
Notes and other premium obligations used in payment of losses and claims.....	\$38,514 10
Used in purchase of surrendered policies	155,898 14
Used in payment of dividends to policy-holders	129,321 00
Voided by lapse of policies	97,263 85
Total premium note expenditures	420,997 09
Total expenditures.....	<u>\$1,586,046 78</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at begin- ning of the year.....	\$2,285,205 26
Received during the year.....	852,411 29
Total.....	\$3,137,616 55
Deductions during the year as follows:	
Notes and other obligations used as above	\$420,997 09
Redeemed by maker in cash.....	403,153 14
Total.....	824,150 23
Balance note assets at end of the year.....	<u>\$2,313,466 32</u>

VI. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31, 1873.....	18,808	\$42,904,755 00
Policies issued during the year	6,100	14,445,180 00
Old policies revived during the year.....	32	60,800 00
Old policies increased during the year.....	-	11,563 00
Totals	24,940	\$57,422,298 00
Deduct policies decreased and ceased to be in force.....	3,182	8,203,365 00
Total policies in force December 31, 1874	21,758	<u>\$49,218,933 00</u>
Policies which have ceased to be in force during the year, with the mode of their termination:		
Terminated by death or maturity	190	\$466,631 00
By expiry	6	19,000 00
By surrender.....	706	1,556,716 00
By lapse.....	1,422	3,708,718 00
By change and old policies decreased.....	-	467,950 00
Not taken.....	858	1,984,350 00
Totals	3,182	<u>\$8,203,365 00</u>

BUSINESS IN MAINE.

Policies in force December 31, 1874, 648; amount insured.....	\$1,076,450 00
Policies issued during the year, 67; amount insured.....	121,250 00
Premiums received during the year	17,451 60
Losses and claims incurred during the year.....	9,000 00
Losses and claims paid during the year.....	<u>13,000 00</u>

LIFE INSURANCE COMPANIES OF OTHER STATES.

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF LIFE
INSURANCE COMPANIES OF OTHER STATES, AUTHORIZED TO
DO BUSINESS IN THE STATE OF MAINE, SHOWING THEIR
CONDITION ON THE 31st DAY OF DECEMBER, 1874.**

ÆTNA LIFE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1850.

T. O. ENDERS, *President.*

J. L. ENGLISH, *Secretary.*

I. CAPITAL.

Capital authorized	\$150,000 00
Capital actually paid up in cash.....	150,000 00

II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate	\$6,657,976 02
Loans secured by collaterals.....	345,256 29
Premium notes and loans on policies now in force.....	4,664,483 45
Real estate owned by the company, unincumbered.....	119,802 14
Stocks and bonds owned by the company, market value.....	6,428,680 95
Cash in office of company and deposited in banks and trust companies..	1,227,706 41
Interest accrued on cash loans and on bonds owned by the company....	655,754 82
Net amount deferred and outstanding premiums on policies in force Dec.	
31, 1874.....	274,209 88
Due from other companies on account of reinsured risks.....	50,100 00
Total admitted assets.....	\$20,417,749 96

UNADMITTED ASSETS.

Cash in hands of agents, due the company	\$56,809 54
Loans on personal security	91,640 77
Total unadmitted assets.....	\$148,450 31

III. LIABILITIES.

Claims for death losses due and unpaid	\$59,200 65
Claims for matured endowments due and unpaid.....	6,319 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	360,665 00
Claims for death losses and other policy claims resisted..	69,008 75
Total policy claims.....	\$495,193 40

Net present value of all outstanding policies in force

December 31, 1874, computed by the Connecticut Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....\$18,371,663 00

Deduct net value of risks reinsured in other solvent companies 266,483 00

Net reinsurance reserve..... \$18,105,180 00

Unpaid dividends of surplus, or other profits due policy-holders..... 185,342 73

Other liabilities of the company 15,329 49

Liabilities as to policy-holders..... \$18,901,045 62

Surplus as regards policy-holders 1,616,704 34

Total liabilities..... \$20,417,749 96

IV. INCOME DURING THE YEAR.

Total cash premium income \$3,923,474 93

Received for interest on cash loans..... \$638,780 86

Received for interest on bonds owned and dividends on stocks 443,005 96

Received for interest on premium notes and loans..... 250,889 07

Discount on claims paid in advance..... 1,656 64

Total interest and dividend income..... 1,334,332 53

Received from other companies on account of reinsured risks..... 60,481 00

Cash income from other sources, viz: deposits, \$43,863.06; exchange, \$11,565.26; dividends on policies reinsured, \$9,133.50; total..... 64,561 82

Total cash income..... \$5,382,850 28

Notes or other obligations taken for new or renewal premiums..... 684,166 87

Total income..... \$6,067,017 15

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims \$1,383,384 40

Cash paid on policies lapsed, surrendered or purchased .. 1,186,244 50

Cash paid for dividends to policy-holders 204,798 16

Total cash paid to policy-holders..... \$2,674,327 06

Cash paid for premiums on policies reinsured..... \$50,740 93

Cash paid for commissions to agents..... 365,735 51

Cash paid for salaries and expenses of managers and agents..... 12,988 23

Cash paid for medical examiners' fees..... 24,487 22

Cash paid for salaries and other compensation of officers and employees..... 67,400 98

Total pay account..... 521,352 87

Paid for dividends to stockholders..... 45,000 00

OF OTHER STATES.

35

Paid for taxes and revenue stamps	\$119,264 29
Paid for rents	10,213 68
Other expenditures, viz: legal expenses, State valuations and general expenses.....	62,299 68
Total cash expenditures.....	\$3,432,457 58
Notes and other premium obligations used in payment of losses and claims	\$108,950 95
Used in purchase of surrendered policies.....	758,063 29
Used in payment of dividends to policy-holders	189,074 50
Voided by lapse of policies	143,582 14
Total premium note expenditures.....	1,199,670 88
Total expenditures.....	\$4,632,128 46

VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$5,186,672 25
Received during the year.....	684,166 87
Total	\$5,870,839 12
Deductions during the year as follows:	
Notes and other obligations used as above.....	\$1,199,670 88
Redeemed by maker in cash.....	6,684 79
Total.....	1,206,355 67
Balance note assets at end of the year.....	\$4,664,483 45

VII. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31, 1873.....	53,582	\$98,864,149 00
Policies issued during the year.....	9,670	14,963,243 00
Old policies revived and increased during the year.....	46	219,075 00
Totals	63,298	\$114,046,467 00
Deduct policies decreased and ceased to be in force.....	7,726	19,539,475 00
Total policies in force December 31, 1874	55,572	\$94,506,992 00

Policies which have ceased to be in force during the year, with the mode of their termination:	Number.	Amount.
Terminated by death or maturity	618	\$1,369,460 00
By expiry.....	10	37,200 00
By surrender.....	3,733	6,341,570 00
By lapse	2,117	9,408,906 00
Not taken	1,248	2,382,339 00
Totals	7,726	\$19,539,475 00

BUSINESS IN MAINE.

Policies in force December 31, 1874, 1,356; amount insured.....	\$1,733,515 00
Policies issued during the year, 101; amount insured.....	107,011 00
Premiums received during the year.....	67,563 42
Losses and claims incurred during the year.....	16,893 00
Losses and claims paid during the year.....	13,369 00
Losses and claims unpaid	3,524 00
Amount of taxes paid to the State of Maine on premiums.....	81 51

- AMERICAN POPULAR LIFE INSURANCE COMPANY.
NEW YORK CITY.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

T. S. LAMBERT, *President.*JAMES CRUIKSHANK, *Secretary.*

I. CAPITAL.

Capital authorized	\$500,000 00
Capital actually paid up in cash	284,500 00

II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate	\$65,550 00
Loans secured by collaterals.....	26,513 03
Premium notes and loans on policies now in force.....	112,361 17
Stocks and bonds owned by the company, market value.....	219,027 50
Cash in office of company and deposited in banks and trust companies..	118,328 14
Interest accrued on cash loans and on bonds owned by the company....	6,691 81
Interest accrued on premium loans and notes.....	8,105 44
Rents accrued for use of company's property, or under sub-lease.....	2,958 02
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874.....	141,535 55
Total admitted assets.....	\$701,070 66

UNADMITTED ASSETS.

Invested in commuting commissions.....	\$31,430 09
Present value of leases owned by the company	1,000 00
Agency supplies, printed matter and stationery.....	8,506 00
Furniture, safes and fixtures	14,021 47
Total unadmitted assets	\$54,951 56

III. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$7,000 00	
Claims for death losses and other policy claims resisted..	10,000 00	
Total policy claims.....		\$17,000 00
Net present value of all outstanding policies in force December 31, 1874, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$524,588 00	
Deduct net value of risks reinsured in other solvent companies ..	4,240 00	
Net reinsurance reserve.....		520,348 00
Liabilities as to policy-holders.....		\$537,348 00
Surplus as regards policy-holders.....		163,722 66
Total liabilities.....		<u>\$701,070 66</u>

IV. INCOME DURING THE YEAR.

Total cash premium income		\$132,208 63
Received for interest and dividends.....	\$27,488 06	
Rents received for use of company's property, or under sub-lease	3,797 65	
Total interest, dividend and rent income.....		31,285 70
Increase of capital stock	\$53,800 00	
Total cash income.....		<u>\$163,494 33</u>
Notes or other obligations taken for new or renewal premiums.....		54,919 73
Total income.....		<u>\$218,414 06</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$25,469 00	
Cash paid on policies lapsed, surrendered or purchased ..	2,747 04	
Total cash paid to policy-holders.....		\$28,216 04
Cash paid for premiums on policies reinsured.....	\$2,380 76	
Cash paid for commissions to agents.....	11,167 10	
Cash paid for salaries and expenses of managers and agents.....	9,089 79	
Cash paid for medical examiners' fees.....	1,038 46	
Cash paid for salaries and other compensation of officers and employees.....	12,179 57	
Total pay account.....		35,845 68
Paid for dividends to stockholders.....		14,266 00
Paid for taxes and revenue stamps		438 78
Paid for rents		6,250 00
Paid for commuting commissions		17,430 77

Paid for furniture, etc.....	\$1,784 99
Other expenditures, viz: general expenses.....	17,308 57
Total cash expenditures	\$121,540 83
Notes and other premium obligations used in payment of losses and claims.....	\$478 92
Voided by lapse of policies.....	18,751 90
Total premium note expenditures	19,230 22
Total expenditures.....	\$140,771 05

VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at begin- ning of the year.....	\$88,693 73
Received during the year.....	54,919 73
Total.....	\$143,613 46
Deductions during the year as follows:	
Notes and other obligations used as above.....	\$19,230 22
Redeemed by maker in cash.....	12,022 07
Total.....	31,252 29
Balance note assets at end of the year.....	\$112,361 17

VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	2,929	\$7,251,663 00
Policies issued during the year	660	2,184,484 00
Old policies revived during the year.....	4	12,000 00
Totals	3,593	\$9,448,147 00
Deduct policies decreased and ceased to be in force.....	439	1,185,248 00
Total policies in force December 31, 1874.....	3,154	\$8,262,899 00

Policies which have ceased to be in force during the year, with the mode of their termination:	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity	12	\$25,469 00
By expiry.....	217	545,300 00
By surrender.....	7	4,374 00
By change and old policies decreased.....	43	112,467 00
Not taken.....	160	497,638 00
Totals	439	\$1,185,248 00

BUSINESS IN MAINE.

Policies in force December 31, 1874, 160; amount insured.....	\$428,000 00
Policies issued during the year, 152; amount insured.....	407,500 00
Premiums received during the year	5,338 51
Amount of taxes paid to the State of Maine on premiums.....	20 06

BERKSHIRE LIFE INSURANCE COMPANY.

PITTSFIELD, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

THOMAS F. PLUNKETT, *President.*JAMES W. HULL, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$25,500 00
Capital actually paid up in cash.....	25,500 00

II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate	\$1,580,014 59
Loans secured by collaterals.....	43,512 48
Premium notes and loans on policies now in force.....	198,830 32
Real estate owned by the company, unincumbered.....	180,000 00
Stocks and bonds owned by the company, market value.....	664,280 00
Cash in office of company and deposited in banks and trust companies..	62,641 41
Interest accrued on cash loans and on bonds owned by the company....	38,828 72
Interest accrued on premium loans and notes	7,616 04
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874.....	67,233 97
Total admitted assets	<u>\$2,842,957 53</u>

UNADMITTED ASSETS.

Cash in hands of agents, due the company.....	\$7,500 89
Furniture, safes and fixtures	3,000 00
Total unadmitted assets	<u>\$10,500 89</u>

III. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$33,000 00
Claims for death losses and other policy claims resisted..	15,000 00
Total policy claims.....	\$48,000 00
Net present value of all outstanding policies in force December 31, 1874, computed by the Massachusetts Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest	\$2,517,457 38
Net reinsurance reserve.....	2,517,457 38
Unpaid dividends of surplus or other profits due policy-holders.....	5,954 15
Other liabilities of the company, viz: premiums paid in advance.....	12,904 30
Liabilities as to policy-holders.....	\$2,584,315 83
Surplus as regards policy-holders	258,641 70
Total liabilities.....	<u>\$2,842,957 53</u>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$64,237 46	
Gross cash received for renewal premiums.....	403,991 63	
Cash premiums from other companies for reinsurance....	3,597 17	
Total cash premium income.....		\$471,826 26
Received for interest on cash loans.....	\$103,968 88	
Received for interest on bonds owned and dividends on stocks.....	39,596 02	
Received for interest on premium notes and loans.....	12,537 45	
Received for interest on other debts due the company ...	3,838 44	
Rents received for use of company's property, or under sub-lease	8,020 87	
Discount on claims paid in advance.....	120 50	
Total interest, dividend and rent income.....		168,382 16
Total cash income.....		\$640,208 42
Notes or other obligations taken for new or renewal premiums.....		37,839 00
Total income.....		\$678,047 42

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$117,667 15	
Cash paid on policies lapsed, surrendered or purchased..	65,835 21	
Cash paid for dividends to policy-holders	65,891 18	
Total cash paid to policy-holders.....		\$249,393 54
Cash paid for premiums on policies reinsured	\$5,297 43	
Cash paid for commissions to agents.....	35,825 70	
Cash paid for salaries and expenses of managers and agents.....	7,462 24	
Cash paid for medical examiner's fees.....	2,338 00	
Cash paid for salaries and other compensation of officers and employees.....	12,818 32	
Total pay account.....		63,741 69
Paid for dividends to stockholders.....		1,785 00
Paid for taxes and revenue stamps.....		5,557 82
Paid for rents.....		6,940 18
Other expenditures, viz: postage, supplies, etc		15,425 00
Total cash expenditures.....		\$342,843 23
Notes and other premium obligations used in payment of losses and claims.....	\$1,841 85	
Used in purchase of surrendered policies	4,605 37	
Used in payment of dividends to policy-holders	11,453 66	
Voided by lapse of policies	16,245 03	
Total premium note expenditures		34,045 90
Total expenditures.....		\$376,889 13

VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$202,164 64	
Received during the year.....	87,839 00	
Total.....		\$240,003 64
Deductions during the year as follows:		
Notes and other obligations used as above	\$34,045 90	
Redeemed by maker in cash.....	7,127 42	
Total.....		41,173 32
Balance note assets at end of the year.....		<u>\$198,830 32</u>

VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	4,570	\$10,734,043 00
Policies issued during the year	781	1,683,838 00
Old policies revived during the year.....	69	170,200 00
Additions by dividends during the year.....	-	10,122 00
Totals	<u>5,420</u>	<u>\$12,598,203 00</u>
Deduct policies decreased and ceased to be in force.....	<u>711</u>	<u>1,775,049 00</u>
Total policies in force December 31, 1874	<u>4,709</u>	<u>\$10,823,154 00</u>
Policies which have ceased to be in force during the year, with the mode of their termination:		
	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity	61	\$119,133 00
By surrender.....	94	285,424 00
By lapse.....	430	1,092,550 00
Not taken.....	126	277,942 00
Totals.....	<u>711</u>	<u>\$1,775,049 00</u>

BUSINESS IN MAINE.

Policies in force December 31, 1874, 21; amount insured.....	<u>\$28,183 00</u>
--	--------------------

BROOKLYN LIFE INSURANCE COMPANY.
NEW YORK CITY.

INCORPORATED IN 1864. COMMENCED BUSINESS IN 1864.

CHRISTIAN W. BOUCK, *President.*

WILLIAM M. COLE, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$125,000 00
Capital actually paid up in cash.....	125,000 00

II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$1,165,953 36
Loans secured by collaterals.....	28,000 00
Premium notes and loans on policies now in force.....	449,431 77
Stocks and bonds owned by the company, market value.....	406,262 50
Cash in office of company and deposited in banks and trust companies..	79,111 31
Interest accrued on cash loans and on bonds owned by the company....	35,020 40
Interest accrued on premium loans and notes.....	18,699 46
Net amount deferred and outstanding premiums on policies in force December 31, 1874.....	61,862 74
Total admitted assets.....	<u>\$2,244,341 54</u>

III. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	\$25,000 00
Claims for death losses and other policy claims resisted..	8,000 00
Total policy claims..	<u>\$33,000 00</u>
Net present value of all outstanding policies in force December 31, 1874, computed by the New York In- surance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$2,125,201 00
Deduct net value of risks reinsured in other solvent com- panies.....	3,872 00
Net reinsurance reserve.....	2,121,329 00
Other liabilities of the company.....	7,592 50
Liabilities as to policy-holders.....	<u>\$2,181,921 50</u>
Surplus as regards policy-holders.....	82,420 04
Total liabilities.....	<u>\$2,244,341 54</u>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$86,977 79	
Gross cash received for renewal premiums.....	385,382 60	
Cash received for all other premiums.....	1,419 90	
Cash premiums from other companies for reinsurance....	12,446 22	
Total cash premium income.....		\$486,226 51
Received for interest on cash loans and bonds owned and dividends on stocks	\$100,690 74	
Received for interest on premium notes and loans.....	30,817 10	
Total interest and dividend income.....		131,507 84
Received from other companies on account of reinsured risks		10,000 00
Cash income from other sources, viz: premium on gold.....		1,327 68
Total cash income.....		\$629,062 03
Notes or other obligations taken for new or renewal premiums.....		77,649 50
Total income.....		<u>\$706,711 53</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$140,388 19	
Cash paid to other companies for losses on policies reinsured by this company	20,000 00	
Cash paid on policies lapsed, surrendered or purchased..	86,296 01	
Cash paid for dividends to policy-holders	38,194 06	
Total cash paid to policy-holders.....		\$284,878 26
Cash paid for premiums on policies reinsured	\$5,629 81	
Cash paid for commissions to agents.....	46,123 99	
Cash paid for medical examiners' fees	6,051 00	
Cash paid for salaries and other compensation of officers and employees.....	27,287 05	
Total pay account.....		85,091 85
Paid for dividends to stockholders.....		13,750 00
Paid for taxes and revenue stamps		5,073 57
Paid for rents		14,154 16
Paid for commuting commissions.....		18,525 13
Paid for furniture, etc.....		367 75
Other expenditures, viz: legal and general expenses..		40,491 14
Total cash expenditures.....		\$462,331 86
Notes and other premium obligations used in payment of losses and claims	\$12,851 81	
Used in purchase of surrendered policies.....	74,514 73	
Total premium note expenditures		87,366 54
Total expenditures.....		<u>\$549,698 40</u>

VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year	\$467,557 87	
Received during the year	77,849 50	
Total		\$545,207 37
Deductions during the year as follows :		
Notes and other obligations used as above	\$87,366 54	
Redeemed by maker in cash	29,620 14	
Total		116,986 68
Balance note assets at end of the year		\$428,220 69

VII. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31, 1873	5,182	\$12,289,963 00
Policies issued during the year	948	2,021,740 00
Old policies revived during the year	113	273,500 00
Old policies increased during the year	18	104,000 00
Additions by dividends during the year	-	5,146 00
Totals	6,261	\$15,694,349 00
Deduct policies decreased and ceased to be in force	1,290	3,389,650 00
Total policies in force December 31, 1874.	4,971	\$12,304,699 00

Policies which have ceased to be in force during the year, with the mode of their termination :		
	Number.	Amount.
Terminated by death or maturity	51	\$169,700 00
By expiry	1	10,000 00
By surrender	290	886,750 00
By lapse	780	1,817,600 00
By change and old policies decreased	18	133,600 00
Not taken	150	372,000 00
Totals	1,290	\$3,389,650 00

BUSINESS IN MAINE.

Policies in force December 31, 1874; 32; amount insured	\$52,710 00
Policies issued during the year, 4; amount insured	6,000 00
Premiums received during the year	1,901 05
Amount of taxes paid to the State of Maine on premiums	21 00

CHARTER OAK LIFE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

JAMES C. WALKLEY, *President.*HALSEY STEVENS, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$5,161,060 53
Loans secured by collaterals.....	1,285,956 29
Premium notes and loans on policies now in force.....	3,761,981 96
Real estate owned by the company, unincumbered	1,065,680 54
Stocks and bonds owned by the company, market value.....	393,590 00
Cash in office of company and deposited in banks and trust companies..	882,000 77
Interest due and accrued on cash loans and on bonds owned by the company	316,096 22
Interest due and accrued on premium loans and notes.....	32,318 04
Rents accrued for use of company's property, or under sub-lease.....	5,280 00
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874	276,991 79
Total admitted assets.....	<u>\$13,180,956 14</u>

UNADMITTED ASSETS.

Cash in hands of agents, due the company.....	\$70,484 54
Other items, viz: contract of agency?.....	5,000 00
Total upadmitted assets	<u>\$75,484 54</u>

III. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$186,700 45
Claims for death losses and other policy claims resisted..	42,500 00
Total policy claims.....	<u>\$229,200 45</u>

Net present value of all outstanding policies in force

December 31, 1874, computed by the Connecticut Insurance Department according to the Actuaries' Table of

Mortality, with 4 per cent. interest.....\$12,645,619 00

Net reinsurance reserve	\$12,645,619 00
Unpaid dividends of surplus or other profits due policy-holders.....	38,490 82
Liabilities as to policy-holders.....	\$12,913,310 27
Surplus as regards policy-holders.....	267,645 87
Total liabilities	<u>\$13,180,956 14</u>

IV. INCOME DURING THE YEAR.

Total cash premium income	\$2,101,815 42
Received for interest on cash loans.....	\$335,416 40
Received for interest on bonds owned and dividends on stocks	33,220 67
Received for interest on premium notes and loans.....	193,136 47
Received for interest on other debts due the company...	97,860 86
Rents received for use of company's property or under sub-lease	40,049 71
Total interest, dividend and rent income.....	<u>699,684 11</u>
Total cash income.....	\$2,801,499 53
Notes or other obligations taken for renewal premiums.....	1,125,092 00
Total income...	<u>\$3,926,591 53</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$825,820 83
Cash paid on policies lapsed, surrendered or purchased ..	542,418 09
Cash paid for dividends to policy-holders	186,057 81
Total cash paid to policy-holders.....	<u>\$1,554,296 73</u>
Cash paid for commissions to agents.....	\$269,728 92
Cash paid for salaries and expenses of managers and agents.....	104,469 01
Cash paid for medical examiners' fees.....	11,387 09
Cash paid for salaries and other compensation of officers and employees.....	48,418 00
Total pay account.....	<u>434,003 02</u>
Paid for dividends to stockholders.....	16,000 00
Paid for taxes and revenue stamps	76,289 10
Total cash expenditures	<u>\$2,080,588 85</u>
Notes and other premium obligations used in purchase of surrendered policies.....	\$94,951 19

Used in payment of dividends to policy-holders	\$187,362 45	
Voided by lapse of policies	321,166 50	
Total premium note expenditures		\$603,480 14
Total expenditures.....		<u>\$2,684,068 99</u>

VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$3,285,767 22	
Received during the year.....	1,125,092 00	
Total.....		\$4,410,859 22
Deductions during the year as follows:		
Notes and other obligations used as above	\$603,480 14	
Redeemed by maker in cash	47,710 33	
Total.....		651,190 47
Balance note assets at end of the year.....		<u>\$3,759,668 75</u>

VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	26,761	\$61,967,847 00
Policies issued during the year	4,035	7,540,640 00
Old policies revived during the year.....	930	2,644,980 00
Totals.....	31,726	\$72,153,467 00
Deduct policies decreased and ceased to be in force.....	4,364	10,088,260 00
Total policies in force December 31, 1874.....	27,362	<u>\$62,065,207 00</u>

Policies which have ceased to be in force during the year, with the mode of their termination:		
Terminated by death or maturity ..	<i>Number.</i> 266	<i>Amount.</i> \$722,886 00
By surrender.....	1,158	2,889,480 00
By lapse.....	2,106	4,879,335 00
Not taken.....	835	1,596,560 00
Totals	4,364	<u>\$10,088,260 00</u>

BUSINESS IN MAINE.

Policies in force December 31, 1874, 800; amount insured.....	\$1,132,795 00
Policies issued during the year, 82; amount insured.....	71,745 00
Premiums received during the year	54,263 59
Losses and claims incurred during the year.....	25,000 00
Losses and claims paid during the year.....	<u>25,000 00</u>

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.
HARTFORD, CONN.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

JAMES GOODWIN, *President.*

JACOB L. GREENE, *Secretary.*

I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$24,579,080 58
Loans secured by collaterals.....	287,383 78
Premium notes and loans on policies now in force.....	7,189,793 86
Real estate owned by the company, unincumbered.....	1,403,683 33
Stocks and bonds owned by the company, market value.....	4,405,013 00
Cash in office of company and deposited in banks and trust companies..	7,213,932 45
Interest due and accrued on cash loans and on bonds owned by the company.....	1,004,838 41
Interest accrued on premium loans and notes.....	251,642 78
Rents accrued for use of company's property or under sub-lease.....	6,370 83
Net amount deferred and outstanding premiums on policies in force - December 31, 1874.....	• 35,199 92
Total admitted assets.....	<u><u>\$40,371,938 94</u></u>

UNADMITTED ASSETS.

Cash in hands of agents, due the company.....	<u><u>\$71,757 05</u></u>
---	---------------------------

II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$502,149 00
Claims for death losses and other policy claims resisted..	<u>190,968 00</u>
Total policy claims.....	\$693,117 00
Net present value of all outstanding policies in force Dec. 31, 1874, computed by the Connecticut Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	<u>\$35,747,238 00</u>
Net reinsurance reserve.....	35,747,238 00
Unpaid dividends of surplus or other profits due policy-holders.....	<u>86,809 51</u>
Liabilities as to policy-holders.....	\$36,527,184 51
Surplus as regards policy-holders	<u>3,844,774 43</u>
Total liabilities.....	<u><u>\$40,371,938 94</u></u>

III. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$788,976 16
Gross cash received for renewal premiums.....	6,640,103 97
Cash received for all other premiums.....	6,811 20
Total cash premium income.....	\$7,435,891 27
Received for interest on cash loans.....	\$1,730,333 38
Received for interest on bonds owned and dividends on stocks.....	299,681 73
Received for interest on premium notes and loans.....	466,924 89
Rents received for use of company's property or under sub-lease.....	34,904 88
Total interest, dividend and rent income.....	2,531,844 88
Cash income from other sources.....	5,013 95
Total cash income.....	\$9,972,750 10
Notes or other obligations taken for new or renewal premiums.....	76,263 00
Total income.....	\$10,049,013 10

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$2,540,439 63
Cash paid on policies lapsed, surrendered or purchased...	512,501 62
Cash paid for dividends to policy-holders.....	2,534,558 92
Total cash paid to policy-holders.....	\$5,587,500 17
Cash paid for commissions to agents.....	\$615,100 04
Cash paid for medical examiners' fees.....	20,925 50
Cash paid for salaries and other compensation of officers and employees.....	68,088 89
Total pay account.....	704,114 43
Paid for taxes.....	239,353 54
Other expenditures, viz: printing, postage, supplies, etc....	105,930 29
Total cash expenditures.....	\$6,636,898 43
Notes and other premium obligations used in payment of losses and claims.....	\$59,764 08
Used in purchase of surrendered policies.....	146,391 03
Used in payment of dividends to policy-holders.....	503,313 91
Voided by lapse of policies.....	131,180 00
Total premium note expenditures.....	840,649 03
Total expenditures.....	\$7,477,547 46

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at begin- ning of the year.....	\$7,959,611 62
Received during the year.....	76,263 00
Total.....	\$8,035,874 62

Deductions during the year as follows:

Notes and other obligations used as above	\$840,649 02	
Redeemed by maker in cash	5,431 74	
Total		\$846,080 76
Balance note assets at end of the year		\$7,189,793 86

VI. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31, 1873	63,550	\$181,802,730 00
Policies issued during the year	6,094	17,266,824 00
Old policies revived during the year	791	2,698,500 00
Totals	70,435	\$201,768,054 00
Deduct policies decreased and ceased to be in force	5,119	16,401,421 00
Total policies in force December 31, 1874	65,316	\$185,366,633 00

Policies which have ceased to be in force during the year, with the mode of their termination:	Number.	Amount.
Terminated by death or maturity	792	\$2,269,780 00
By expiry	7	10,500 00
By surrender	1,944	6,339,076 00
By lapse	1,810	5,691,465 00
By change and old policies decreased	-	332,600 00
Not taken	566	1,758,000 00
Totals	5,119	\$16,401,421 00

BUSINESS IN MAINE.

Policies in force December 31, 1874, 1,936; amount insured	\$3,763,293 00
Policies issued during the year, 217; amount insured	337,085 00
Premiums received during the year	86,580 43
Losses and claims incurred during the year	36,357 00
Losses and claims paid during the year	30,985 00
Losses and claims unpaid	11,000 00
Amount of taxes paid to the State of Maine on premiums	241 90

CONTINENTAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1864.

JAMES S. PARSONS, *President*.ROBERT E. BEECHER, *Secretary*.

I. CAPITAL.

Capital authorized	\$300,000 00
Capital actually paid up in cash.....	<u>300,000 00</u>

II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$656,369 60
Loans secured by collaterals.....	38,624 17
Premium notes and loans on policies now in force.....	1,189,904 97
Real estate owned by the company, unincumbered.....	16,661 90
Stocks and bonds owned by the company, market value.....	527,930 00
Cash in office of company and deposited in banks.....	327,178 89
Interest accrued on cash loans and on bonds owned by the company....	31,700 28
Interest accrued on premium loans and notes.....	43,345 51
Net amount deferred and outstanding premiums on policies in force December 31, 1874.....	<u>271,942 68</u>
Total admitted assets.....	<u>\$3,103,658 00</u>

UNADMITTED ASSETS.

Furniture, safes and fixtures.....	<u>\$4,106 95</u>
------------------------------------	-------------------

III. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$45,233 32
Net present value of all outstanding policies in force December 31, 1874, computed by the Connecticut Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$2,855,570 00
Deduct net value of risks reinsured in other solvent companies.....	<u>4,696 00</u>
Net reinsurance reserve.....	<u>2,850,874 00</u>
Liabilities as to policy-holders.....	<u>\$2,896,107 32</u>
Surplus as regards policy-holders.....	207,650 68
Total liabilities.....	<u>\$3,103,658 00</u>

IV. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$550,599 33	
Cash received for all other premiums.....	571 75	
Total cash premium income		\$551,171 08
Received for interest on cash loans and bonds owned and dividends on stocks.....	\$80,608 15	
Received for interest on premium notes and loans.....	57,958 39	
Discount on claims paid in advance.....	1,039 94	
Total interest and dividend income.....		139,606 48
Cash income from other sources.....		98,349 43
Total cash income.....		\$789,126 90
Notes or other obligations taken for new or renewal premiums.....		276,395 71
Total income....		<u>\$1,065,522 70</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$159,964 04	
Cash paid on policies lapsed, surrendered or purchased ..	44,148 71	
Cash paid for dividends to policy-holders	107,961 35	
Total cash paid to policy-holders.....		\$312,074 10
Cash paid for premiums on policies reinsured.....	\$2,604 14	
Cash paid for commissions to agents.....	55,408 40	
Cash paid for salaries and expenses of managers and agents.....	23,860 10	
Cash paid for medical examiners' fees.....	3,524 50	
Cash paid for salaries and other compensation of officers and employees.....	24,505 74	
Total pay account.....		119,902 88
Paid for dividends to stockholders.....		24,000 00
Paid for taxes and revenue stamps		18,424 51
Paid for rents		1,800 00
Paid for furniture, etc.....		8,773 67
Other expenditures, viz: postage, printing, supplies, etc.....		16,589 84
Total cash expenditures.....		\$501,565 00
Notes and other premium obligations used in payment of losses and claims	\$11,714 92	
Used in purchase of surrendered policies.....	59,935 41	
Used in payment of dividends to policy-holders	14,309 61	
Voided by lapse of policies	159,576 79	
Total premium note expenditures.....		245,536 73
Total expenditures.....		<u>\$747,101 73</u>

VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$1,161,347 64	
Received during the year.....	276,395 71	
Total		\$1,437,743 25
Deductions during the year as follows:		
Notes and other obligations used as above.....	\$245,536 73	
Redeemed by maker in cash.....	2,301 66	
Total.....		247,838 28
Balance note assets at end of the year.....	\$1,189,904 97	

VII. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31, 1873.....	10,800	\$18,929,568 00
Policies issued during the year.....	1,394	2,734,924 00
Old policies revived during the year.....	1,513	513,835 00
Totals	13,607	\$22,178,327 00
Deduct policies decreased and ceased to be in force.....	2,787	5,846,169 00
Total policies in force December 31, 1874.....	10,820	\$16,332,158 00

Policies which have ceased to be in force during the year, with the mode of their termination:	Number.	Amount.
Terminated by death or maturity	106	\$164,075 00
By expiry.....	9	27,600 00
By surrender.....	368	570,897 00
By lapse	1,903	3,721,200 00
By change and old policies decreased.....	-	583,013 00
Not taken.....	401	779,484 00
Totals.....	2,787	\$5,846,169 00

BUSINESS IN MAINE.

Policies in force December 31, 1874, 249; amount insured.....	\$323,900 00
Policies issued during the year, 5; amount insured.....	5,000 00
Premiums received during the year.....	16,316 41
Losses and claims incurred during the year.....	11,568 00
Losses and claims paid during the year.....	10,300 00
Losses and claims unpaid	1,268 00

CONTINENTAL LIFE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1868.

L. W. FROST, *President*.J. P. ROGERS, *Secretary*.

I. CAPITAL.

Capital authorized.....	\$100,000 00
Capital actually paid up in cash.....	100,000 00

II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$1,352,925 00
Loans secured by collaterals.....	320,909 37
Premium notes and loans on policies now in force.....	2,140,142 72
Real estate owned by the company, unincumbered ..	810,000 00
Stocks and bonds owned by the company, market value.....	585,884 37
Cash in office of company and deposited in banks and trust companies..	379,338 36
Interest accrued on cash loans and on bonds owned by the company....	49,744 31
Interest accrued on premium loans and notes.....	52,236 80
Rents accrued for use of company's property or under sub-lease.....	5,705 00
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874.....	771,272 90
Due from other companies on account of reinsured risks	5,000 00
Total admitted assets.....	<u>\$6,473,158 83</u>

UNADMITTED ASSETS.

Cash in hands of agents, due the company.....	\$58,630 35
Agency supplies, printed matter and stationery.....	6,500 00
Furniture, safes and fixtures.....	24,038 83
Total unadmitted assets	<u>\$89,169 18</u>

III. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	\$155,488 00
Claims for death losses and other policy claims resisted..	21,000 00
Total policy claims.....	<u>\$176,488 00</u>

Net present value of all outstanding policies in force December 31, 1874, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....		\$5,916,260 00
Net reinsurance reserve.....		\$5,916,260 00
Other liabilities of the company, viz: premiums paid in advance, etc....		18,300 00
Liabilities as to policy-holders.....		\$6,111,048 00
Surplus as regards policy-holders.....		862,110 83
Total liabilities.....		<u>\$6,473,158 83</u>

IV. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$1,964,810 86	
Cash received for sale of annuities.....	844 50	
Cash premiums from other companies for reinsurance....	2,776 05	
Total cash premium income.....		\$1,967,931 41
Received for interest on cash loans.....	\$16,574 02	
Received for interest on bonds owned and dividends on stocks.....	107,356 96	
Received for interest on premium notes and loans.....	146,075 94	
Received for interest on other debts due the company ...	8,225 47	
Rents received for use of company's property, or under sub-lease.....	31,208 32	
Discount on claims paid in advance.....	1,251 52	
Total interest, dividend and rent income.....		310,692 23
Received from other companies on account of reinsured risks.....		5,000 00
Total cash income.....		<u>\$2,283,623 64</u>
Notes or other obligations taken for new or renewal premiums.....		429,004 22
Total income.....		<u>\$2,712,627 86</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$599,480 22	
Cash paid to other companies for losses on policies re- insured by this company.....	5,000 00	
Cash paid to annuitants.....	4,202 50	
Cash paid on policies lapsed, surrendered or purchased ..	667,446 10	
Cash paid for dividends to policy-holders.....	70,862 27	
Total cash paid to policy-holders.....		\$1,346,991 09
Cash paid for premiums on policies reinsured.....	\$7,242 33	
Cash paid for commissions to agents.....	169,234 79	
Cash paid for salaries and expenses of managers and agents.....	75,293 75	
Cash paid for medical examiners' fees.....	27,035 04	
Cash paid for salaries and other compensation of officers and employees.....	88,934 84	
Total pay account.....		<u>367,740 75</u>

Paid for dividends to stockholders.....	\$7,000 00
Paid for taxes	27,641 13
Paid for rents	17,150 00
Paid for commuting commissions	86,948 93
Paid for furniture, etc.....	3,740 37
Other expenditures, viz: legal and general expenses.....	118,811 44
Total cash expenditures	\$1,976,023 71
Notes and other premium obligations used in payment of losses and claims.....	\$19,866 89
Used in purchase of surrendered policies	144,168 45
Used in payment of dividends to policy-holders	103,920 97
Voided by lapse of policies.....	263,062 49
Total premium note expenditures	531,018 80
Total expenditures.....	\$2,507,042 51

VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$2,242,157 30
Received during the year.....	429,004 22
Total.....	\$2,671,161 52
Deduct notes and other obligations used as above.....	531,018 80
Balance note assets at end of the year.....	\$2,140,142 72

VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	27,931	\$57,791,483 00
Policies issued during the year	6,300	13,864,991 00
Totals	34,231	\$71,656,474 00
Deduct policies decreased and ceased to be in force.....	8,457	18,005,936 00
Total policies in force December 31, 1874.....	25,774	\$53,650,538 00

Policies which have ceased to be in force during the year, with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity	247	\$622,490 00
By expiry	4	15,000 00
By surrender.....	1,888	4,622,726 00
By lapse.....	5,026	9,003,893 00
By change.....	185	1,356,240 00
Not taken.....	1,107	2,385,587 00
Totals	8,457	\$18,005,936 00

BUSINESS IN MAINE.

Policies in force December 31, 1874, 920; amount insured.....	\$1,161,818 00
Policies issued during the year, 225; amount insured.....	841,645 00
Premiums received during the year	48,865 31
Losses and claims incurred during the year.....	8,500 00
Losses and claims paid during the year	7,500 00
Losses and claims unpaid	1,000 00
Amount of taxes paid to the State of Maine on premiums.....	158 83

EQUITABLE LIFE ASSURANCE SOCIETY OF THE U. S.
NEW YORK CITY.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

HENRY B. HYDE, *President*.

SAMUEL BORROWE, *Secretary*.

I. CAPITAL.

Capital authorized.....	\$100,000 00
Capital actually paid up in cash.. ..	100,000 00

II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$16,824,511 94
Loans secured by collaterals.....	105,070 00
Real estate owned by the company, unincumbered	3,931,451 06
Stocks and bonds owned by the company, market value.....	3,495,641 85
Cash in office of company and deposited in banks and trust companies..	533,837 83
Interest accrued on cash loans and on bonds owned by the company....	158,948 56
Rents accrued for use of company's property, or under sub-lease.....	25,813 15
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874	781,573 29
Total admitted assets.....	\$25,806,847 87

UNADMITTED ASSETS.

Cash in hands of agents, due the company.....	\$192,016 45
---	--------------

III. LIABILITIES.

Claims for death losses due and unpaid.....	\$32,000 00
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	272,960 00
Claims for death losses and other policy claims resisted..	32,000 00
Total policy claims.....	\$336,960 00

Net present value of all outstanding policies in force

December 31, 1874, computed by the New York Insurance Department according to the Actuaries' Table of

Mortality, with 4 per cent. interest.....\$23,474,593 00

Net reinsurance reserve	\$23,474,593 00
Unpaid dividends of surplus or other profits due policy-holders.....	69,849 00
Other liabilities of the company, viz: liability under the three months' clause.....	90,000 00
Liabilities as to policy-holders.....	\$23,971,402 00
Surplus as regards policy-holders.....	1,635,445 67
Total liabilities.....	<u>\$25,606,847 67</u>

IV. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums	\$8,172,864 27
Cash received for all other premiums.....	54,435 13
Total cash premium income	\$8,227,299 40
Received for interest on bonds owned and dividends on stocks	\$1,230,980 63
Received for interest on other debts due the company....	79,150 18
Rents received for use of company's property or under sub-lease	113,326 93
Total interest, dividend and rent income.....	1,423,437 74
Total cash income.....	<u>\$9,650,737 14</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$1,948,362 36
Cash paid to annuitants	13,980 04
Cash paid on policies lapsed, surrendered or purchased ..	1,268,689 60
Cash paid for dividends to policy-holders.....	1,585,270 20
Total cash paid to policy-holders.....	\$4,816,402 20
Cash paid for premiums on policies reinsured	\$3,419 92
Cash paid for commissions to agents.....	396,368 71
Cash paid for salaries and expenses of managers and agents.....	22,300 00
Cash paid for medical examiners' fees	61,768 33
Cash paid for salaries and other compensation of officers and employees.....	261,360 41
Total pay account.....	745,217 37
Paid for dividends to stockholders.....	7,797 00
Paid for taxes	99,161 62
Paid for rents.....	43,363 44

Paid for commuting commissions.....	\$454,930 80
Paid for furniture, etc.....	84,564 56
Other expenditures, viz: legal and general expenses.....	328,139 55
Total cash expenditures	\$8,579,566 54

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	47,288	\$184,282,130 00
Policies issued during the year	8,715	28,236,739 00
Old policies revived during the year.....	895	4,054,590 00
Additions by dividends during the year.....	-	1,898,486 00
Totals.....	56,898	\$218,471,945 00
Deduct policies decreased and ceased to be in force.....	8,768	37,442,944 00
Total policies in force December 31, 1874.....	48,130	\$181,029,001 00

Policies which have ceased to be in force during the year,
with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity... ..	457	\$1,820,790 00
By expiry.....	22	118,500 00
By surrender.....	2,529	13,577,204 00
By lapse.....	4,258	16,097,970 00
Not taken.....	1,502	5,828,480 00
Totals	8,768	\$37,442,944 00

BUSINESS IN MAINE.

Policies in force December 31, 1874, 1,099; amount insured.....	\$2,026,025 00
Policies issued during the year, 570; amount insured.....	930,125 00
Premiums received during the year	44,192 61
Losses and claims incurred during the year.....	19,500 00
Losses and claims paid during the year.....	18,980 00
Losses and claims unpaid	3,000 00
Amount of taxes paid to the State of Maine on premiums.....	46 59

GERMANIA LIFE INSURANCE COMPANY.
NEW YORK CITY.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

HUGO WESENDONCK, *President.*

CORNELIUS DOREMUS, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$300,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$4,905,697 94
Loans secured by collaterals.....	4,000 00
Stocks and bonds owned by the company, market value.....	1,143,501 25
Cash in office of company and deposited in banks and trust companies ..	156,237 29
Interest accrued on cash loans and on bonds owned by the company....	87,694 08
Net amount deferred and outstanding premiums on policies in force December 31, 1874.....	343,873 77
Total admitted assets.....	<u>\$8,640,004 33</u>

III. LIABILITIES.

Claims for death losses due and unpaid.....	\$5,068 44
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	83,142 39
Claims for death losses and other policy claims resisted..	23,633 91
Total policy claims..	<u>\$111,844 74</u>
Net present value of all outstanding policies in force December 31, 1874, computed by the New York In- surance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest	\$6,181,599 00
Net reinsurance reserve.....	6,181,599 00
Unpaid dividends of surplus or other profits due policy-holders...	25,715 89
Other liabilities of the company, viz: reserve for extra risks, etc	12,269 07
Liabilities as to policy-holders.....	<u>\$6,331,428 70</u>
Surplus as regards policy-holders	308,575 63
Total liabilities.....	<u>\$6,640,004 33</u>

IV. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$1,548,408 68
Cash received for sale of annuities.....	932 75
Cash received for all other premiums.....	12,066 90
Total cash premium income.....	<u>\$1,561,408 33</u>

Received for interest on cash loans.....	\$315,824 23	
Received for interest on bonds owned.....	64,896 10	
Discount on claims paid in advance.....	619 00	
Total interest and dividend income.....		\$381,339 33
Cash income from other sources, viz: policy fees.....		192 86
Total cash income.....		<u>\$1,942,940 01</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$546,332 42	
Cash paid to annuitants	5,485 33	
Cash paid on policies lapsed, surrendered or purchased..	279,083 99	
Cash paid for dividends to policy-holders	101,175 54	
Total cash paid to policy-holders.....		\$932,077 28
Cash paid for commissions to agents.....	\$107,874 60	
Cash paid for salaries and expenses of managers and agents.....	40,944 52	
Cash paid for medical examiners' fees	10,337 39	
Cash paid for salaries and other compensation of officers and employees.....	57,136 37	
Total pay account.....		216,292 88
Paid for dividends to stockholders.....		24,000 00
Paid for taxes and revenue stamps		16,726 03
Paid for rents		8,830 82
Paid for commuting commissions.....		7,337 04
Paid for furniture, etc.....		5,386 58
Other expenditures, viz: law expenses and sundries		28,367 85
Total cash expenditures.....		<u>\$1,239,018 48</u>

VI. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31, 1873	19,739	\$34,842,813 00
Policies issued during the year	2,453	3,193,185 00
Old policies revived during the year.....	47	82,267 00
Old policies increased during the year.....	1	25 00
Additions by dividends during the year.....	-	69,057 00
Totals	22,240	\$38,187,347 00
Deduct policies decreased and ceased to be in force.....	2,448	4,097,248 00
Total policies in force December 31, 1874... ..	19,792	<u>\$34,090,099 00</u>

Policies which have ceased to be in force during the year,
with the mode of their termination :

	Number.	Amount.
Terminated by death or maturity.....	399	\$544,868 00
By expiry.....	11	8,253 00
By surrender.....	1,165	2,056,751 00

By lapse.....	765	\$1,164,708 00
By change and old policies decreased.....	6	19,221 00
Not taken	202	303,447 00
Totals.....	2,448	\$4,097,248 00

4 BUSINESS IN MAINE.

Policies in force December 31, 1874, 1; amount insured.....	\$2,000 00
Policies issued during the year, 1; amount insured.....	2,000 00
Premiums received during the year	16 30
Amount of taxes paid to the State of Maine on premiums.....	14

GLOBE MUTUAL LIFE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1864. COMMENCED BUSINESS IN 1864.

PLINY FREEMAN, *President.*

JAMES M. FREEMAN, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$100,000 00
Capital actually paid up in cash.....	100,000 00

II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$1,911,577 81
Loans secured by collaterals.....	32,000 00
Premium notes and loans on policies now in force.....	33,671 39
Real estate owned by the company, unincumbered.....	291,000 00
Stocks and bonds owned by the company, market value.....	1,364,701 64
Cash in office of company and deposited in banks and trust companies..	215,355 31
Interest accrued on cash loans and on bonds owned by the company....	64,048 40
Interest accrued on premium loans and notes	3,947 00
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874	198,934 20
Total admitted assets	\$4,115,235 75

UNADMITTED ASSETS.

Advanced to officers or agents to be repaid out of future salaries or commissions.....	\$4,555 29
Cash in hands of officers or agents, due the company....	4,480 08
Agency supplies, printed matter and stationery	5,000 00
Furniture, safes and fixtures	23,483 32
Total unadmitted assets	\$38,518 69

III. LIABILITIES.

Claims for matured endowments due and unpaid.....	\$5,000 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	42,150 00
Claims for death losses and other policy claims resisted..	40,000 00
Total policy claims.....	\$87,150 00
Net present value of all outstanding policies in force December 31, 1874, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$3,742,704 00
Deduct net value of risks reinsured in other solvent companies.....	6,901 00
Net reinsurance reserve.....	3,735,803 00
Due on account of salaries, rents and office expenses.....	2,000 00
Other liabilities of the company.....	13,350 00
Liabilities as to policy-holders.....	\$3,838,303 00
Surplus as regards policy-holders.....	276,932 75
Total liabilities.....	\$4,115,235 75

IV. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$155,742 84
Gross cash received for renewal premiums.....	756,533 60
Cash premiums from other companies for reinsurance....	4,227 30
Total cash premium income.....	\$916,503 74
Received for interest on cash loans.....	\$128,793 37
Received for interest on bonds owned and dividends on stocks.....	79,092 85
Received for interest on premium notes and loans.....	3,500 00
Received for interest on other debts due the company ...	1,702 85
Rents received for use of company's property, or under sub-lease.....	1,337 50
Discount on claims paid in advance.....	129 36
Total interest, dividend and rent income.....	214,555 93
Total cash income.....	\$1,131,059 67

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$460,354 55
Cash paid on policies lapsed, surrendered or purchased...	375,385 66
Cash paid for dividends to policy-holders.....	10,951 23
Total cash paid to policy-holders.....	\$846,691 44
Cash paid for premiums on policies reinsured.....	\$5,578 57
Cash paid for commissions to agents.....	59,509 30

Cash paid for salaries and expenses of managers and agents.....	\$48,611 35
Cash paid for medical examiners' fees.....	9,935 00
Cash paid for salaries and other compensation of officers and employees.....	34,357 90
Total pay account.....	\$158,042 12
Paid for dividends to stockholders.....	13,723 40
Paid for taxes and revenue stamps.....	13,432 67
Paid for rents.....	23,377 97
Cash advanced to agents or officers to be repaid out of future salaries or commissions	500 00
Paid for furniture, etc.....	8,580 42
Other expenditures, viz: general expenses.....	36,780 04
Total cash expenditures.....	<u>\$1,101,109 08</u>

VI. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31, 1873.....	12,549	\$29,316,031 00
Policies issued during the year	2,453	5,466,361 00
Old policies revived during the year.....	158	396,666 00
Additions by dividends during the year.....	-	225,317 00
Totals	<u>15,160</u>	<u>\$35,404,215 00</u>
Deduct policies decreased and ceased to be in force.....	4,473	12,446,854 00
Total policies in force December 31, 1874	<u>10,687</u>	<u>\$22,957,361 00</u>

Policies which have ceased to be in force during the year, with the mode of their termination:	Number.	Amount.
Terminated by death or maturity	157	\$408,635 00
By expiry..	2	7,500 00
By surrender.....	1,635	4,302,614 00
By lapse.....	2,269	5,931,450 00
By change and old policies decreased.....	9	22,980 00
Not taken.....	401	1,773,675 00
Totals	<u>4,473</u>	<u>\$12,446,854 00</u>

BUSINESS IN MAINE.

Policies in force December 31, 1874, 26; amount insured.....	\$55,014 00
Policies issued during the year, 31; amount insured.....	72,514 00
Premiums received during the year	981 26
Amount of taxes paid to the State of Maine on premiums.....	<u>4 00</u>

HOMŒOPATHIC MUTUAL LIFE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1868.

D. T. MARSHALL, *President.*

FRANK B. MAYHEW, *Secretary.*

I. CAPITAL.

Capital authorized	\$300,000 00
Capital actually paid up in cash	200,000 00

II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate	\$292,980 94
Loans secured by collaterals	13,907 20
Premium notes and loans on policies now in force	5,919 40
Real estate owned by the company, unincumbered	5,773 00
Stocks and bonds owned by the company, market value	208,135 00
Cash in office of company and deposited in banks and trust companies ..	8,547 59
Interest accrued on cash loans and on bonds owned by the company	10,793 16
Interest accrued on premium loans and notes	323 30
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874	33,141 97
Total admitted assets	\$579,521 55

UNADMITTED ASSETS.

Invested in commuting commissions	\$8,000 00
Furniture, safes and fixtures	2,900 23
Bills receivable	1,149 87
Other items	20 00
Total unadmitted assets	\$12,070 10

III. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due	\$3,048 00
Net present value of all outstanding policies in force December 31, 1874, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest	\$523,199 00
Deduct net value of risks reinsured in other solvent companies	4,747 00
Net reinsurance reserve	518,452 00
Other liabilities of the company	8,303 00
Liabilities as to policy-holders	\$529,803 00
Surplus as regards policy-holders	49,718 55
Total liabilities	\$579,521 55

IV. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$63,662 18	
Gross cash received for renewal premiums.....	133,044 78	
Total cash premium income		\$196,708 96
Received for interest on cash loans.....	\$22,103 09	
Received for interest on bonds owned and dividends on stocks	13,867 27	
Received for interest on premium notes and loans.....	152 68	
Total interest and dividend income.....		36,123 04
Total income.....		<u>\$232,830 00</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$36,813 37	
Cash paid on policies lapsed, surrendered or purchased ..	65,681 20	
Cash paid for dividends to policy-holders.....	7,989 36	
Total cash paid to policy-holders		\$110,483 93
Cash paid for premiums on policies reinsured.....	\$5,465 76	
Cash paid for commissions to agents.....	12,944 74	
Cash paid for salaries and expenses of managers and agents	15,476 85	
Cash paid for medical examiners' fees.....	2,802 21	
Cash paid for salaries and other compensation of officers and employees.....	8,919 00	
Total pay account.....		45,608 56
Paid for taxes and revenue stamps		1,107 57
Paid for rents		3,075 00
Paid for commuting commissions.....		3,808 36
Other expenditures, viz: legal and general expenses.....		10,776 29
Total expenditures.....		<u>\$174,859 71</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	2,491	\$4,631,231 00
Policies issued during the year	901	1,468,878 00
Old policies revived during the year.....	5	8,500 00
Additions by dividends during the year.....	-	2,170 00
Totals	<u>3,397</u>	<u>\$6,110,779 00</u>
Deduct policies decreased and ceased to be in force..	729	1,450,927 00
Total policies in force December 31, 1874.....	<u>2,668</u>	<u>\$4,659,852 00</u>

Policies which have ceased to be in force during the year, with the mode of their termination:	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity	21	\$36,759 00
By expiry.....	8	11,500 00
By surrender.....	200	448,968 00

OF OTHER STATES.

67

	<i>Number.</i>	<i>Amount.</i>
By lapse.....	308	\$606,000 00
By change and old policies decreased.....	42	82,000 00
Not taken.....	150	265,700 00
Totals	729	\$1,450,927 00

BUSINESS IN MAINE.

Policies in force December 31, 1874, 21; amount insured.....	\$22,432 00
Policies issued during the year, 8; amount insured.....	7,700 00
Premiums received during the year.....	694 53
Amount of taxes paid to the State of Maine on premiums.....	2 78

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

GEORGE THORNTON, *President.*

EBEN BACON, *Secretary.*

I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$1,243,000 00
Loans secured by collaterals.....	50,400 00
Premium notes and loans on policies now in force.....	394,646 63
Stocks and bonds owned by the company, market value.....	753,578 50
Cash in office of company and deposited in banks.....	45,490 95
Interest accrued on cash loans and on bonds owned by the company....	\$2,761 33
Interest accrued on premium loans and notes.....	12,827 21
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874.....	85,311 31
Total admitted assets.....	\$2,618,015 93

UNADMITTED ASSETS.

Cash in hands of agents, due the company.....	\$23,312 10
Loans on personal security.....	1,500 00
Furniture, safes and fixtures.....	4,000 00
Total unadmitted assets.....	\$28,812 10

II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$19,339 00
Net present value of all outstanding policies in force December 31, 1874, computed by the Massachusetts Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$2,601,798 43
Net reinsurance reserve.....	2,601,798 43
Due on account of rents.....	1,687 50
Other liabilities of the company, viz: premiums paid in advance.....	782 30
Liabilities as to policy-holders.....	<u>\$2,623,607 23</u>

III. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$597,975 99
Received for interest on cash loans.....	\$36,742 00
Received for interest on bonds owned and dividends on stocks.....	36,813 97
Received for interest on premium notes and loans.....	21,080 10
Received for interest on other debts due the company...	73,580 85
Discount on claims paid in advance.....	3,696 60
Total interest and dividend income.....	<u>171,913 52</u>
Total cash income.....	\$769,889 51
Notes or other obligations taken for new or renewal premiums.....	69,752 27
Total income...	<u>\$839,641 78</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$196,793 33
Cash paid to annuitants.....	1,772 00
Cash paid on policies lapsed, surrendered or purchased..	190,415 04
Cash paid for dividends to policy-holders.....	21,427 12
Total cash paid to policy-holders.....	<u>\$410,407 49</u>
Cash paid for premiums on policies reinsured.....	\$929 47
Cash paid for commissions to agents.....	68,368 11
Cash paid for medical examiners' fees.....	4,112 50
Cash paid for salaries and other compensation of officers and employees.....	30,984 52
Total pay account.....	<u>104,394 60</u>
Paid for taxes.....	4,297 80
Paid for rents.....	8,011 07
Paid for commuting commissions.....	5,285 46
Paid for furniture, etc.....	81 56
Other expenditures, viz: general expenses.....	11,038 23
Total cash expenditures.....	<u>\$543,506 21</u>

Notes and other premium obligations used in payment of losses and claims.....	\$7,782 50	
Used in purchase of surrendered policies	5,490 70	
Used in payment of dividends to policy-holders	6,583 08	
Voided by lapse of policies	131,167 50	
Total premium note expenditures		\$151,023 76
Total expenditures.....		<u>\$694,529 97</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$477,117 57	
Received during the year.....	69,752 27	
Total.....		\$546,869 84
Deductions during the year as follows:		
Notes and other obligations used as above	\$151,023 76	
Redeemed by maker in cash.....	1,199 45	
Total.....		<u>152,223 21</u>
Balance note assets at end of the year.....		<u>\$394,646 63</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	7,761	\$17,032,282 00
Policies issued during the year	726	1,282,441 00
Totals.....	8,487	\$18,314,703 00
Deduct policies decreased and ceased to be in force.....	1,596	3,765,089 00
Total policies in force December 31, 1874.....	6,891	<u>\$14,549,614 00</u>

Policies which have ceased to be in force during the year, with the mode of their termination:	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity ..	54	\$132,931 00
By expiry.....	1	5,000 00
By surrender	428	1,125,507 00
By lapse.....	1,025	2,253,050 00
Not taken.....	88	248,601 00
Totals	1,596	<u>\$3,765,089 00</u>

BUSINESS IN MAINE.

Policies in force December 31, 1874, 183; amount insured	\$358,000 00
Policies issued during the year, 6; amount insured.....	10,000 00
Premiums received during the year	12,457 43
Losses and claims incurred during the year.....	5,000 00
Losses and claims paid during the year.....	<u>13,000 00</u>

MASSACHUSETTS MUTUAL LIFE INSURANCE CO.

SPRINGFIELD, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

E. W. BOND, *President*.AVERY J. SMITH, *Secretary*.

I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$3,138,999 00
Loans secured by collaterals.....	207,274 10
Premium notes and loans on policies now in force.....	989,847 80
Real estate owned by the company, unincumbered	157,230 73
Stocks and bonds owned by the company, market value... ..	579,865 00
Cash in office of company and deposited in banks and trust companies..	90,244 08
Interest accrued on cash loans and on bonds owned by the company	125,536 03
Interest accrued on premium loans and notes.....	34,058 91
Net amount deferred and outstanding premiums on policies in force December 31, 1874.....	201,438 92
Total admitted assets.....	<u>\$5,524,494 57</u>

UNADMITTED ASSETS.

Cash in hands of agents, due the company.....	\$22,835 41
Loans on personal security.....	7,722 58
Furniture, safes and fixtures.....	10,884 61
Total unadmitted assets.....	<u>\$41,442 60</u>

II. LIABILITIES.

Claims for death losses due and unpaid	\$1,000 00
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	112,400 00
Claims for death losses and other policy claims resisted..	19,500 00
Total policy claims.....	\$132,900 00
Net pre-ent value of all outstanding policies in force Dec. 31, 1874, computed by the Massachusetts Insurance De- partment according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	<u>\$4,882,479 92</u>
Net reinsurance reserve.....	4,882,479 92
Unpaid dividends of surplus or other profits due policy-holders.....	20,680 88
Liabilities as to policy-holders.....	\$5,036,060 80
Surplus as regards policy-holders	488,433 77
Total liabilities.....	<u>\$5,524,494 57</u>

III. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$941,269 67	
Cash premiums from other companies for reinsurance....	5,467 09	
Total cash premium income.....		\$946,736 76
Received for interest on cash loans.....	\$218,975 81	
Received for interest on bonds owned and dividends on stocks.....	50,544 84	
Received for interest on premium notes and loans.....	48,712 15	
Received for interest on other debts due the company ...	14,475 51	
Rents received for use of company's property or under sub-lease	2,510 00	
Discount on claims paid in advance.....	831 95	
Total interest, dividend and rent income.....		336,050 26
Total cash income.....		\$1,282,787 02
Notes or other obligations taken for new or renewal premiums.....		260,342 54
Total income.....		<u>\$1,543,129 56</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$299,969 79	
Cash paid on policies lapsed, surrendered or purchased...	69,288 21	
Cash paid for dividends to policy-holders	93,941 07	
Total cash paid to policy-holders		\$463,199 07
Cash paid for premiums on policies reinsured.....	\$2,426 29	
Cash paid for commissions to agents.....	70,470 31	
Cash paid for salaries and expenses of managers and agents	60,053 66	
Cash paid for medical examiners' fees	5,291 00	
Cash paid for salaries and other compensation of officers and employees.....	40,648 48	
Total pay account.....		178,889 74
Paid for taxes.....		10,779 29
Paid for rents		10,513 74
Paid for furniture, etc.....		4,436 72
Other expenditures, viz: general expenses		25,005 52
Total cash expenditures		\$692,824 08
Notes and other premium obligations used in payment of losses and claims	\$14,723 09	
Used in purchase of surrendered policies.....	21,925 60	
Used in payment of dividends to policy-holders	136,869 57	
Voided by lapse of policies	82,852 31	
Total premium note expenditures		256,370 57
Total expenditures.....		<u>\$949,194 65</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$987,470 38	
Received during the year.....	260,342 54	
Total.....		\$1,247,812 92
Deductions during the year as follows:		
Notes and other obligations used as above	\$256,370 57	
Redeemed by maker in cash	2,994 55	
Total.....		259,365 12
Balance note assets at end of the year.....		<u>\$988,447 80</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	14,321	\$32,636,839 00
Policies issued during the year.....	1,703	4,913,165 00
Old policies revived during the year.....	6	16,000 00
Old policies increased during the year.....	-	2,000 00
Totals.....	16,030	\$37,568,004 00
Deduct policies decreased and ceased to be in force.....	1,539	3,803,260 00
Total policies in force December 31, 1874.....	<u>14,491</u>	<u>\$33,764,744 00</u>
Policies which have ceased to be in force during the year, with the mode of their termination:		
	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity	138	\$345,045 00
By surrender.....	203	490,745 00
By lapse.....	969	2,301,500 00
By change and old policies decreased.....	-	102,470 00
Not taken.....	229	563,500 00
Totals	<u>1,539</u>	<u>\$3,803,260 00</u>

BUSINESS IN MAINE.

Policies in force December 31, 1874, 646; amount insured.....	\$1,163,971 00
Policies issued during the year, 10; amount insured.....	16,700 00
Premiums received during the year	27,649 68
Losses and claims incurred during the year.....	9,300 00
Losses and claims paid during the year	21,600 00
Losses and claims unpaid.....	<u>1,000 00</u>

*MERCHANTS' LIFE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1870.

JAMES A. TABER, *President.*AMOS K. HOBBY, *Actuary.*

I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	161,000 00

II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$98,000 00
Loans secured by collaterals.....	11,143 31
Premium notes and loans on policies now in force.....	4,650 44
Stocks and bonds owned by the company, market value.....	58,260 00
Cash in office of company and deposited in banks and trust companies ..	7,511 22
Interest accrued on cash loans and on bonds owned and on premium loans and notes.....	1,956 52
Net amount deferred and outstanding premiums on policies in force December 31, 1874.....	15,137 93
Total admitted assets.....	\$196,659 42

III. LIABILITIES.

Claims for death losses due and unpaid... J.....	\$1,700 00
Net present value of all outstanding policies in force December 31, 1874, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$126,846 00
Deduct net value of risks reinsured in other solvent companies.....	249 00
Net reinsurance reserve.....	126,597 00
Liabilities as to policy-holders.....	\$128,297 00
Surplus as regards policy-holders.....	68,362 42
Total liabilities.....	\$196,659 42

* Authority to do new business revoked May 10, 1875.

IV. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$74,553 44
Received for interest.....	7,807 45
Total cash income.....	\$82,360 89
Notes or other obligations taken for new or renewal premiums.....	1,155 17
Total income.....	<u>\$83,496 06</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$18,800 00
Cash paid on policies lapsed, surrendered or purchased..	6,418 92
Cash paid for dividends to policy-holders	2,193 49
Total cash paid to policy-holders.....	\$27,412 41
Cash paid for premiums on policies reinsured.....	\$949 13
Cash paid for commissions to agents.....	17,082 91
Cash paid for salaries and expenses of managers and agents.....	2,429 58
Cash paid for medical examiners' fees	2,870 00
Cash paid for salaries and other compensation of officers and employees.....	14,141 00
Total pay account	\$37,472 62
Paid for taxes and revenue stamps	1,545 65
Paid for rents	6,219 57
Paid for furniture, etc.....	57 50
Other expenditures, viz: printing, postage, etc	6,684 81
Total cash expenditures.....	\$79,392 56
Premium note expenditures	2,907 06
Total expenditures.....	<u>\$82,299 62</u>

VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year	\$6,422 33
Received during the year.....	1,155 17
Total.....	\$7,557 50
Deduct notes and other obligations used as above	2,907 06
Balance note assets at end of the year.....	<u>\$4,650 44</u>

VII. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31, 1873	1,363	\$2,569,676 00
Policies issued during the year	763	1,272,369 00
Old policies revived during the year.....	110	250,050 00
Totals	2,236	\$4,092,095 00
Deduct policies decreased and ceased to be in force.....	842	1,666,581 00
Total policies in force December 31, 1874....	1,394	<u>\$2,425,514 00</u>

OF OTHER STATES.

75

Policies which have ceased to be in force during the year, with the mode of their termination :		
	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	13	\$18,500 00
By surrender.....	61	127,894 00
By lapse.....	576	1,160,750 00
By change and old policies decreased.....	-	25,000 00
Not taken	192	334,437 00
Totals.....	842	\$1,666,581 00

BUSINESS IN MAINE.

Policies in force December 31, 1874, 345; amount insured.....	\$499,800 00
Policies issued during the year, 291; amount insured.....	392,200 00
Premiums received during the year	13,487 28
Losses and claims incurred during the year.....	4,000 00
Losses and claims paid during the year.....	4,000 00
Amount of taxes paid to the State of Maine on premiums.....	18 51

METROPOLITAN LIFE INSURANCE COMPANY.
NEW YORK CITY.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

JOSEPH F. KNAPP, *President.*

ROBERT A. GRANNIS, *Secretary.*

I. CAPITAL.

Capital authorized	\$200,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$503,750 00
Loans secured by collaterals.....	71,124 07
Premium notes and loans on policies now in force.....	461,177 13
Stocks and bonds owned by the company, market value.....	341,160 00
Cash in office of company and deposited in banks and trust companies..	33,743 66
Interest accrued on cash loans and on bonds owned by the company....	6,300 50
Interest accrued on premium loans and notes....	27,094 00
Net amount deferred and outstanding premiums on policies in force December 31, 1874.....	428,972 99
Total admitted assets.....	\$1,873,322 35

UNADMITTED ASSETS.

Invested in commuting commissions.....	\$35,156 36
Advanced to agents to be repaid out of future salaries or commissions	36,387 45
Cash in hands of agents, due the company.....	38,790 57
Agency supplies, printed matter and stationery.....	4,000 00
Furniture, safes and fixtures.....	29,765 56
Total unadmitted assets	\$144,099 94

III. LIABILITIES.

Total policy claims.....	\$35,144 00
Net present value of all outstanding policies in force December 31, 1874, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$1,684,163 00
Deduct net value of risks reinsured in other solvent companies	947 00
Net reinsurance reserve.....	1,683,216 00
Unpaid dividends of surplus or other profits due policy-holders.....	5,950 00
Due on account of salaries, rents and office expenses.....	2,900 00
Other liabilities of the company, viz: reserve on policies liable to be restored, premiums paid in advance, etc	36,607 76
Liabilities as to policy-holders.....	\$1,763,817 76
Surplus as regards policy-holders	109,504 59
Total liabilities.....	\$1,873,322 35

IV. INCOME DURING THE YEAR.

Total cash premium income	\$1,004,297 35
Total interest and dividend income.....	96,775 09
Total cash income.....	\$1,101,072 44
Notes or other obligations taken for new or renewal premiums.....	138,180 67
Total income....	\$1,239,253 11

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$230,551 97
Cash paid on policies lapsed, surrendered or purchased ..	164,883 40
Cash paid for dividends to policy-holders	79,243 00
Total cash paid to policy-holders.....	\$474,678 37
Cash paid for premiums on policies reinsured.....	\$3,612 45
Cash paid for commissions to agents.....	112,760 17
Cash paid for salaries and expenses of managers and agents.....	19,444 10
Cash paid for medical examiners' fees.....	25,984 84
Cash paid for salaries and other compensation of officers and employees.....	40,916 71
Total pay account.....	202,698 27

OF OTHER STATES.

77

Paid for taxes and revenue stamps	\$11,974 30
Paid for rents	13,630 80
Other expenditures, viz: general expenses	43,846 28
Total cash expenditures.....	\$746,828 02
Notes and other premium obligations used in payment of losses and claims	\$7,517 60
Used in purchase of surrendered policies.....	41,943 61
Used in payment of dividends to policy-holders	4,416 26
Total premium note expenditures.....	53,877 47
Total expenditures.....	\$800,705 49

VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at begin- ning of the year.....	\$376,873 93
Received during the year.....	138,180 67
Total	\$515,054 60
Deduct notes and other obligations used as above	53,877 47
Balance note assets at end of the year.....	\$461,177 13

VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	18,598	\$26,383,865 00
Policies issued during the year.....	7,865	11,377,828 00
Old policies revived during the year.....	415	492,607 00
Totals	26,878	\$38,254,300 00
Deduct policies decreased and ceased to be in force.....	7,906	10,869,155 00
Total policies in force December 31, 1874	18,972	\$27,385,145 00

Policies which have ceased to be in force during the year, with the mode of their termination:	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity	189	\$238,939 00
By surrender.....	551	730,000 00
By lapse	2,955	3,890,337 00
By change and old policies decreased.....	2,740	4,007,246 00
Not taken.....	1,471	2,002,833 00
Totals.....	7,906	\$10,869,155 00

BUSINESS IN MAINE.

Policies in force December 31, 1874, 44; amount insured.....	\$99,074 00
Policies issued during the year, 15; amount insured.....	31,000 00
Premiums received during the year.....	3,104 78
Amount of taxes paid to the State of Maine on premiums.....	25 75

MUTUAL LIFE INSURANCE COMPANY.
NEW YORK CITY.

INCORPORATED IN 1842. COMMENCED BUSINESS IN 1843.

F. S. WINSTON, *President.*

JOHN M. STUART, *Secretary.*

I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$56,916,056 39
Real estate owned by the company, unincumbered.....	2,767,273 99
Stocks and bonds owned by the company, market value.....	8,023,375 38
Cash in office of company and deposited in banks and trust companies..	2,425,882 34
Interest accrued on cash loans and on bonds owned by the company....	1,085,982 15
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874	911,923 10
Total admitted assets.....	\$72,130,493 35

UNADMITTED ASSETS.

Cash in hands of agents, due the company.....	\$12,503 34
---	-------------

II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$442,306 79
Claims for death losses and other policy claims resisted..	207,500 00
Total policy claims.....	\$649,806 79
Net present value of all outstanding policies in force December 31, 1874, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest	\$67,925,337 00
Net reinsurance reserve.....	67,925,337 00
Unpaid dividends of surplus or other profits due policy-holders.....	28,830 47
Other liabilities of the company, viz: premiums paid in advance	24,191 22
Liabilities as to policy-holders.....	\$68,628,165 48
Surplus as regards policy-holders	3,502,327 87
Total liabilities.....	\$72,130,493 35

III. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$15,633,559 10
Cash received for sale of annuities.....	17,519 25
Total cash premium income.....	\$15,651,078 35

Received for interest on cash loans.....	\$3,655,935 04
Received for interest on bonds owned and dividends on stocks	399,253 25
Received for interest on other debts due the company ...	82,021 04
Rents received for use of company's property, or under sub-lease	46,500 00
Premium on gold.....	22,365 62
Total interest, dividend and rent income.....	<u>\$4,206,074 95</u>
Total cash income.....	<u><u>\$19,857,153 30</u></u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$3,467,432 13
Cash paid to annuitants	31,589 57
Cash paid on policies lapsed, surrendered or purchased...	4,978,276 06
Cash paid for dividends to policy-holders	2,992,410 77
Total cash paid to policy-holders.....	<u>\$11,469,708 53</u>
Cash paid for commissions to agents.....	\$451,182 90
Cash paid for medical examiners' fees.....	50,054 69
Cash paid for salaries and other compensation of officers and employees.....	300,138 75
Total pay account.....	801,376 34
Paid for taxes ..	134,112 00
Paid for commuting commissions.....	349,317 06
Other expenditures, viz: legal and general expenses.....	308,385 44
Total cash expenditures.....	<u><u>\$13,062,899 37</u></u>

V. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31, 1873.....	86,416	\$265,556,667 00
Policies issued during the year	11,510	34,400,711 00
Old policies revived during the year.....	1,344	3,715,195 00
Old policies changed during the year.....	2	11,000 00
Additions in force.....	-	24,247,193 00
Totals.....	99,172	<u>\$327,930,766 00</u>
Deduct policies decreased and ceased to be in force.....	8,258	26,052,040 00
Total policies in force December 31, 1874	90,914	<u><u>\$301,878,726 00</u></u>

Policies which have ceased to be in force during the year,
with the mode of their termination:

	Number.	Amount.
Terminated by death or maturity	934	\$2,997,290 00
By surrender.....	3,057	9,476,700 00
By lapse.....	3,062	9,531,200 00
By change and old policies decreased.....	2	230,850 00
Not taken.....	1,203	3,816,000 00
Totals.....	8,258	<u><u>\$26,052,040 00</u></u>

BUSINESS IN MAINE.

Policies in force December 31, 1874, 1,676; amount insured.....	\$2,853,076 00
Policies issued during the year, 127; amount insured.....	203,659 00
Premiums received during the year.....	101,371 69
Losses and claims incurred during the year.....	27,642 00
Losses and claims paid during the year.....	36,966 00
Amount of taxes paid to the State of Maine on premiums.....	475 93

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

NEWARK, N. J.

INCORPORATED IN 1845. COMMENCED BUSINESS IN 1845.

LEWIS C. GROVER, *President.*EDWARD A. STRONG, *Secretary.*

I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$12,415,657 75
Premium notes and loans on policies now in force.....	6,967,097 11
Real estate owned by the company, unincumbered ..	170,491 98
Stocks and bonds owned by the company, market value.....	9,756,715 08
Cash in office of company and deposited in banks and trust companies..	501,419 07
Interest accrued on cash loans and on bonds owned by the company....	435,478 23
Interest accrued on premium loans and notes.....	205,000 00
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874.....	173,366 73
Total admitted assets.....	<u>\$30,625,125 96</u>

UNADMITTED ASSETS.

Cash in hands of agents, due the company.....	<u>\$104,450 92</u>
---	---------------------

II. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	\$506,427 00
Claims for death losses and other policy claims resisted..	59,000 00
Total policy claims.....	<u>\$565,427 00</u>

Net present value of all outstanding policies in force

December 31, 1874, computed by the New Jersey Insurance Department according to the Actuaries' Table

of Mortality, with 4 per cent. interest \$26,018,872 00

Net reinsurance reserve.....	\$26,018,872 00
Unpaid dividends of surplus, or other profits due policy-holders.....	278,487 32
Liabilities as to policy-holders.....	\$26,862,786 32
Surplus as regards policy-holders.....	3,762,339 63
Total liabilities.....	<u>\$30,625,125 95</u>

III. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$4,272,912 10
Cash received for sale of annuities.....	558 72
Cash received for all other premiums.....	6,880 05
Total cash premium income.....	<u>\$4,280,350 87</u>
Received for interest on cash loans and bonds owned and dividends on stocks.....	\$1,411,806 19
Received for interest on premium notes and loans.....	412,710 11
Rents received for use of company's property, or under sub-lease.....	3,237 50
Total interest, dividend and rent income.....	<u>1,827,753 80</u>
Total cash income ...	<u>\$6,108,104 67</u>
Notes or other obligations taken for new or renewal premiums.....	632,657 80
Total income.....	<u><u>\$6,740,761 97</u></u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$1,831,790 74
Cash paid to annuitants.....	1,568 44
Cash paid on policies lapsed, surrendered or purchased ..	413,056 70
Cash paid for dividends to policy-holders	1,250,606 28
Total cash paid to policy-holders.....	<u>\$3,497,022 16</u>
Cash paid for commissions to agents.....	\$379,113 73
Cash paid for medical examiners' fees.....	24,064 73
Cash paid for salaries and other compensation of officers and employees.....	70,302 43
Total pay account.....	<u>473,480 89</u>
Paid for taxes and revenue stamps	74,299 12
Other expenditures, viz: general expenses	98,566 87
Total cash expenditures	<u>\$4,143,369 04</u>
Notes and other premium obligations used in payment of losses and claims.....	\$143,048 77

*8

Used in purchase of surrendered policies	\$187,682 07
Used in payment of dividends to policy-holders	338,794 70
Total premium note expenditures	\$669,525 54
Total expenditures	<u>\$4,812,894 58</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year	\$7,016,385 97
Received during the year	632,657 30
Total	\$7,649,043 27
Deductions during the year as follows:	
Notes and other obligations used as above	\$669,525 54
Redeemed by maker in cash	12,420 62
Total	681,946 16
Balance note assets at end of the year	<u>\$6,967,097 11</u>

VI. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31, 1873	39,937	\$131,468,038 00
Policies issued during the year	4,039	10,927,975 00
Old policies revived during the year	63	211,750 00
Old policies increased during the year	2	39,078 00
Totals	44,041	\$142,646,841 00
Deduct policies decreased and ceased to be in force	2,739	10,708,414 00
Total policies in force December 31, 1874	41,302	<u>\$131,938,427 00</u>

Policies which have ceased to be in force during the year, with the mode of their termination:	Number.	Amount.
Terminated by death or maturity	521	\$1,913,334 00
By expiry	5	19,000 00
By surrender	321	1,076,122 00
By lapse	1,105	3,229,225 00
By change and old policies decreased	470	3,565,033 00
Not taken	317	905,700 00
Totals	2,739	<u>\$10,708,414 00</u>

BUSINESS IN MAINE.

Policies in force December 31, 1874, 1,171; amount insured	\$3,747,200 00
Policies issued during the year, 68; amount insured	130,180 00
Premiums received during the year	69,499 78
Losses and claims incurred during the year	35,400 00
Losses and claims paid during the year	<u>57,666 00</u>

NATIONAL LIFE INSURANCE COMPANY.

MONTPELIER, VT.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1850.

JULIUS Y. DEWEY, *President*.GEORGE W. REED, *Secretary*.

I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$853,462 27
Loans secured by collaterals.....	13,525 00
Premium notes and loans on policies now in force.....	38,677 63
Real estate owned by the company, unincumbered.....	18,617 30
Stocks and bonds owned by the company, market value.....	622,081 50
Cash in office of company and deposited in banks.....	37,883 05
Postage and revenue stamps.....	60 00
Interest accrued on cash loans and on bonds owned by the company....	46,493 50
Interest accrued on premium loans and notes.....	941 33
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874.....	91,424 69
Total admitted assets.....	\$1,723,166 27

II. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	\$29,000 00
Claims for death losses and other policy claims resisted..	1,000 00
Total policy claims.....	\$30,000 00
Net present value of all outstanding policies in force December 31, 1874, computed by the Vermont Insur- ance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$1,144,941 52
Net reinsurance reserve.....	1,144,941 52
Unpaid dividends of surplus or other profits due policy-holders.....	14,254 84
Other liabilities of the company, viz: over payments by policy-holders.	10,000 00
Liabilities as to policy-holders.....	\$1,199,196 36
Surplus as regards policy-holders.....	523,969 91
Total liabilities.....	\$1,723,166 27

III. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$285,115 74
Cash premiums from other companies for reinsurance....	449 58
Total cash premium income.....	\$285,565 32

Received for interest on cash loans.....	\$59,286 90	
Received for interest on bonds owned and dividends on stocks	39,213 91	
Received for interest on premium notes and loans.....	2,485 23	
Rents received for use of company's property or under sub-lease	1,002 98	
Discount on claims paid in advance.....	259 83	
Total interest, dividend and rent income.....		\$102,248 85
Total cash income.....		\$387,814 17
Notes or other obligations taken for renewal premiums		2,814 47
Total income.....		<u>\$390,628 64</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$109,204 42	
Cash paid on policies lapsed, surrendered or purchased ..	24,404 36	
Cash paid for dividends to policy-holders.....	46,131 35	
Total cash paid to policy-holders.....		\$179,740 13
Cash paid for commissions to agents.....	\$24,787 59	
Cash paid for salaries and expenses of managers and agents.....	3,696 98	
Cash paid for medical examiners' fees.....	1,992 60	
Cash paid for salaries and other compensation of officers and employees.....	10,851 55	
Total pay account.....		41,328 12
Paid for taxes		878 86
Paid for rents.....		2,488 36
Other expenditures, viz : general expenses		2,631 24
Total cash expenditures		\$227,066 71
Notes and other premium obligations used in payment of losses and claims	\$1,328 34	
Used in purchase of surrendered policies.....	1,321 04	
Used in payment of dividends to policy-holders	2,258 55	
Total premium note expenditures		4,907 93
Total expenditures.....		<u>\$231,974 64</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at begin- ning of the year.....	\$33,551 14	
Received during the year.....	2,814 47	
Total.....		\$36,365 61

Deductions during the year as follows:

Notes and other obligations used as above	\$4,907 93	
Redeemed by maker in cash.....	79 97	
	<hr/>	
Total.....		\$4,987 90
		<hr/>
Balance note assets at end of the year.....		\$31,377 71
		<hr/>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	4,204	\$9,086,023 00
Policies issued during the year	714	1,787,402 00
Old policies revived during the year.....	6	12,500 00
Additions by dividends during the year.....	-	2,274 00
	<hr/>	<hr/>
Totals.....	4,924	\$10,888,199 00
Deduct policies decreased and ceased to be in force.....	502	1,250,502 00
	<hr/>	<hr/>
Total policies in force December 31, 1874.....	4,422	\$9,637,697 00
	<hr/>	<hr/>

Policies which have ceased to be in force during the year,
with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity ..	47	\$110,533 00
By expiry.....	1	1,000 00
By surrender.....	149	369,980 00
By lapse.....	244	572,000 00
By change and old policies decreased.....	2	37,489 00
Not taken.....	59	159,500 00
	<hr/>	<hr/>
Totals	502	\$1,250,502 00
	<hr/>	<hr/>

.BUSINESS IN MAINE.

Policies in force December 31, 1874, 54; amount insured	\$99,200 00
Policies issued during the year, 7; amount insured.....	9,500 00
Premiums received during the year	2,994 01
Amount of taxes paid to the State of Maine on premiums.....	29 54
	<hr/>

NATIONAL LIFE INS. CO. OF U. S. OF AMERICA.

WASHINGTON, D. C.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1868.

J. V. FARWELL, *President.*J. F. CRANK, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$1,000,000 00
Capital actually paid up in cash.....	<u>1,000,000 00</u>

II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$2,119,562 60
Loans secured by collaterals.....	40,767 80
Premium notes and loans on policies now in force.....	67,382 11
Real estate owned by the company, unincumbered.....	400,000 00
Stocks and bonds owned by the company, market value.....	549,854 00
Cash in office of company and deposited in banks and trust companies ..	95,950 07
Interest accrued on cash loans and on bonds owned by the company....	43,356 94
Rents accrued for use of company's property or under sub-lease.....	7,836 51
Net amount deferred and outstanding premiums on policies in force December 31, 1874.....	<u>167,203 88</u>
Total admitted assets.....	<u>\$3,491,913 91</u>

UNADMITTED ASSETS.

Invested in commuting commissions.....	\$65,701 93
Advanced to agents to be repaid out of future salaries or commissions	5,123 18
Cash in hands of officers or agents, due the company....	7,560 00
Loans on personal security.....	6,801 29
Furniture, safes and fixtures.....	<u>3,125 00</u>
Total unadmitted assets	<u>\$88,311 40</u>

III. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	\$62,205 99
Claims for death losses and other policy claims resisted..	<u>17,787 00</u>
Total policy claims.....	<u>\$79,992 99</u>

Net present value of all outstanding policies in force
December 31, 1874, computed by the Illinois Insur-
ance Department according to the American Experi-
ence Table of Mortality, with $4\frac{1}{2}$ per cent. interest.... \$2,449,363 00

Net reinsurance reserve.....	\$2,449,363 00
Other liabilities of the company, vis: premiums paid in advance.....	8,192 76
Liabilities as to policy-holders.....	\$2,537,548 76
Surplus as regards policy-holders	954,365 16
Total liabilities.....	<u>\$3,491,913 91</u>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$291,480 76
Gross cash received for renewal premiums.....	531,237 58
Cash received for all other premiums.....	855 79
Total cash premium income.....	\$823,574 13
Received for interest on cash loans.....	\$109,677 95
Received for interest on bonds owned and dividends on stocks.....	22,905 88
Received for interest on premium notes and loans.....	937 83
Received for interest on other debts due the company ...	405 97
Total interest and dividend income.....	133,927 63
Received from other companies on account of reinsured risks.....	62,457 02
Cash income from other sources, vis: premium on gold	672 95
Total cash income.....	\$1,020,631 73
Notes or other obligations taken for new or renewal premiums.....	37,544 05
Total income.....	<u>\$1,058,175 78</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$242,942 20
Cash paid to other companies for losses on policies rein- sured by this company.....	36,119 52
Cash paid to annuitants	2,724 00
Cash paid on policies lapsed, surrendered or purchased..	233,421 76
Total cash paid to policy-holders.....	\$515,207 48
Cash paid for premiums on policies reinsured.....	\$20,430 75
Cash paid for commissions to agents.....	81,882 58
Cash paid for salaries and expenses of managers and agents.....	32,410 15
Cash paid for medical examiners' fees	7,090 01
Cash paid for salaries and other compensation of officers and employees.....	45,676 90
Total pay account	187,490 39
Paid for dividends to stockholders.....	30,000 00

Paid for taxes	\$9,314 45
Paid for rents	1,649 68
Other expenditures, viz: legal and general expenses.....	50,394 76
Total cash expenditures.....	\$793,956 76
Notes and other premium obligations used in purchase of surrendered policies.....	\$2,581 14
Voided by lapse of policies	1,101 95
Total premium note expenditures	3,683 09
Total expenditures.....	\$797,639 85

VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at begin- ning of the year	\$21,651 31
Received during the year.....	49,413 89
Total.....	\$71,065 20
Deduct notes and other obligations used as above	3,683 09
Balance note assets at end of the year.....	\$67,382 11

VII. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31, 1873	11,494	\$26,062,199 00
Policies issued during the year	2,601	5,770,591 00
Additions by dividends during the year.....	-	660,678 00
Totals	14,095	\$32,493,468 00
Deduct policies decreased and ceased to be in force.....	3,417	8,590,296 00
Total policies in force December 31, 1874....	10,678	\$23,903,172 00

Policies which have ceased to be in force during the year,
with the mode of their termination :

	Number.	Amount.
Terminated by death or maturity	114	\$210,224 00
By expiry.....	3	4,100 00
By surrender.....	264	897,459 00
By lapse.....	2,018	4,515,322 00
By change and old policies decreased.....	495	1,575,999 00
Not taken	523	1,387,192 00
Totals.....	3,417	\$8,590,296 00

BUSINESS IN MAINE.

Policies in force December 31, 1874, 109; amount insured.....	\$145,820 00
Policies issued during the year, 19; amount insured.....	25,512 00
Premiums received during the year	3,262 90
Amount of taxes paid to the State of Maine on premiums.....	14 34

NEW ENGLAND MUTUAL LIFE INSURANCE CO.
BOSTON, MASS.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1843.

BENJ. F. STEVENS, *President.*

JOSEPH M. GIBBENS, *Secretary.*

I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$2,464,760 13
Loans secured by collaterals.....	465,884 12
Premium notes and loans on policies now in force.....	2,203,004 09
Real estate owned by the company, unincumbered.....	980,140 48
Stocks and bonds owned by the company, market value.....	6,272,764 12
Cash deposited in banks.....	233,800 54
Interest accrued on cash loans and on bonds owned by the company....	191,066 81
Interest accrued on premium loans and notes.....	72,000 00
Rents accrued for use of company's property or under sub-lease.....	5,671 00
Net amount deferred and outstanding premiums on policies in force December 31, 1874.....	647,457 40
Total admitted assets.....	\$13,536,548 69

UNADMITTED ASSETS.

Renewals.....	\$5,000 00
---------------	------------

II. LIABILITIES.

Claims for death losses unpaid.....	\$102,200 00
Net present value of all outstanding policies in force Dec. 31, 1874, computed by the Massachusetts Insurance De- partment according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$11,926,243 14
Net reinsurance reserve.....	11,926,243 14
Unpaid dividends of surplus or other profits due policy-holders.....	144,730 15
Liabilities as to policy-holders.....	\$12,173,173 29
Surplus as regards policy-holders.....	1,363,375 40
Total liabilities.....	\$13,536,548 69

III. INCOME DURING THE YEAR.

Total cash premium income.....	\$1,654,372 31
Received for interest on cash loans.....	\$208,432 24
Received for interest on bonds owned and dividends on stocks.....	437,974 99

Received for interest on premium notes and loans.....	\$194,240 47	
Rents received for use of company's property or under sub-lease	29,441 70	
Total interest, dividend and rent income.....		\$870,089 40
Total cash income.....		\$2,524,461 71
Notes or other obligations taken for new or renewal premiums.....		743,074 90
Total income.....		<u>\$3,267,536 61</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$871,709 45	
Cash paid on policies lapsed, surrendered or purchased...	372,801 39	
Cash paid for dividends to policy-holders	309,238 78	
Total cash paid to policy-holders		\$1,553,749 62
Cash paid for commissions to agents.....	\$144,691 56	
Cash paid for medical examiners' fees	11,601 99	
Cash paid for salaries and other compensation of officers and employees.....	62,609 02	
Total pay account.....		218,902 57
Paid for taxes and revenue stamps		17,579 10
Interest paid for premium on investments.....		50,732 24
Other expenditures, viz: general expenses		96,608 63
Total cash expenditures		\$1,937,572 16
Notes and other premium obligations used in payment of losses and claims	\$66,625 40	
Used in purchase of surrendered policies.....	65,545 76	
Used in payment of dividends to policy-holders	151,144 30	
Voided by lapse of policies	132,769 31	
Total premium note expenditures		416,084 77
Total expenditures.....		<u>\$2,353,656 93</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at begin- ning of the year.....	\$2,595,514 73	
Received during the year.....	743,074 90	
Total.....		\$3,338,589 63
Deductions during the year as follows:		
Notes and other obligations used as above	\$416,084 77	
Redeemed by maker in cash	428,169 37	
Total.....		844,254 14
Balance note assets at end of the year.....		<u>\$2,494,335 49</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	21,854	\$64,329,160 00
Policies issued during the year.....	2,803	7,593,336 00
Old policies revived during the year.....	180	594,000 00
Additions by dividends during the year.....	-	13,061 00
Totals.....	24,837	\$72,529,557 00
Deduct policies decreased and ceased to be in force.....	3,535	9,933,949 00
Total policies in force December 31, 1874.....	21,302	\$62,595,608 00

Policies which have ceased to be in force during the year,
with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity....	265	\$841,517 00
By expiry..	1,296	3,411,446 00
By surrender.....	456	1,533,395 00
By lapse.....	1,220	3,252,750 00
By change and old policies decreased.....	-	28,800 00
Not taken.....	298	866,041 00
Totals.....	3,535	\$9,933,949 00

BUSINESS IN MAINE.

Policies in force December 31, 1874, 1,692; amount insured.....	\$2,178,000 00
Policies issued during the year, 40; amount insured.....	60,200 00
Premiums received during the year	90,176 21
Losses and claims incurred during the year.....	29,400 00
Losses and claims paid during the year	35,400 00
Losses and claims unpaid..	4,000 00
Amount of taxes paid to the State of Maine on premiums.....	143 59

NEW JERSEY MUTUAL LIFE INSURANCE COMPANY.

NEWARK, N. J.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1865.

J. H. STEDWELL, *President.*C. H. BRINKERHOFF, *Secretary.*

I. CAPITAL.

Capital authorized	\$100,000 00
Capital actually paid up in cash.....	100,000 00

II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$609,239 64
Loans secured by collaterals.....	34,032 80
Premium notes and loans on policies now in force.....	363,091 50
Real estate owned by the company, unincumbered.....	55,132 79
Stocks and bonds owned by the company, market value	129,325 35
Cash in office of company and deposited in banks and trust companies..	88,709 38
Interest accrued on cash loans and on bonds owned by the company....	29,127 88
Interest accrued on premium loans and notes....	14,413 73
Net amount deferred and outstanding premiums on policies in force December 31, 1874.....	217,941 35
Due from other companies on account of reinsured risks	3,415 88
Total admitted assets.....	<u>\$1,544,430 30</u>

UNADMITTED ASSETS.

Invested in commuting commissions.....	\$8,072 45
Advanced to agents to be repaid out of future salaries or commissions.....	94,002 91
Agency supplies, printed matter and stationery	8,504 25
Furniture, safes and fixtures	4,818 71
Total unadmitted assets	<u>\$115,398 32</u>

III. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	\$44,700 00
Claims for death losses and other policy claims resisted..	20,000 00
Total policy claims.....	<u>\$64,700 00</u>

Net present value of all outstanding policies in force
December 31, 1874, computed by the New Jersey In-
surance Department according to the American Expe-
rience Table of Mortality, with $4\frac{1}{2}$ per cent. interest.. \$1,125,491 00

Net reinsurance reserve.....	\$1,125,491 00
Other liabilities of the company.....	20,200 00
Liabilities as to policy-holders.....	\$1,210,391 00
Surplus as regards policy-holders	334,039 30
Total liabilities.....	<u>\$1,544,430 30</u>

IV. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$575,941 40
Cash received for all other premiums.....	70 50
Total cash premium income	<u>\$576,011 90</u>
Received for interest on cash loans.....	\$31,640 07
Received for interest on bonds owned and dividends on stocks.....	9,032 20
Received for interest on premium notes and loans and on other debts due the company.....	19,029 94
Total interest and dividend income.....	59,702 21
Received from other companies on account of reinsured risks.....	3,211 78
Total cash income.....	<u>\$638,925 89</u>
Notes or other obligations taken for new or renewal premiums.....	169,027 71
Total income....	<u><u>\$807,953 60</u></u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$189,643 14
Cash paid to annuitants	950 00
Cash paid on policies lapsed, surrendered or purchased ..	119,394 92
Cash paid for dividends to policy-holders	40,219 26
Total cash paid to policy-holders.....	<u>\$350,207 32</u>
Cash paid for premiums on policies reinsured.....	\$4,723 43
Cash paid for commissions to agents.....	48,200 99
Cash paid for medical examiners' fees.....	12,062 74
Cash paid for salaries and other compensation of officers and employees.....	38,253 10
Total pay account.....	<u>101,240 26</u>
Paid for dividends to stockholders.....	7,000 00
Paid for taxes and revenue stamps	5,154 77
Paid for rents	10,181 28
Other expenditures, viz: general expenses	101,401 07
Total cash expenditures.....	<u>\$575,774 70</u>
Notes and other premium obligations used in payment of losses and claims	\$2,788 96

Used in purchase of surrendered policies.....	\$29,076 95	
Used in payment of dividends to policy-holders	8,666 10	
Voided by lapse of policies	8,116 48	
Total premium note expenditures.....		\$48,648 49
Total expenditures.....		\$623,923 19

VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$265,360 36	
Received during the year.....	169,027 71	
Total		\$434,388 07
Deductions during the year as follows:		
Notes and other obligations used as above.....	\$48,648 49	
Redeemed by maker in cash.....	22,648 08	
Total		71,296 57
Balance note assets at end of the year.....		\$363,091 50

VII. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31, 1873.....	7,910	\$16,128,197 00
Policies issued during the year.....	4,309	7,115,362 00
Old policies revived during the year.....	292	586,107 00
Totals	12,511	\$23,829,666 00
Deduct policies decreased and ceased to be in force.....	3,149	6,334,435 00
Total policies in force December 31, 1874	9,362	\$16,495,231 00

Policies which have ceased to be in force during the year, with the mode of their termination:		
	Number.	Amount.
Terminated by death or maturity	89	\$191,418 00
By expiry.....	3	7,000 00
By surrender.....	568	1,303,313 00
By lapse	1,549	3,042,785 00
By change and old policies decreased.....	-	334,974 00
Not taken.....	946	1,454,945 00
Totals.....	3,149	\$6,334,435 00

BUSINESS IN MAINE.

Policies in force December 31, 1874, 9; amount insured.....	\$12,500 00
Policies issued during the year, 9; amount insured.....	12,500 00
Premiums received during the year.....	1,832 24
Amount of taxes paid to the State of Maine on premiums.....	36 64

NEW YORK LIFE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1845.

MORRIS FRANKLIN, *President.*WILLIAM H. BEERS, *Actuary.*

I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$16,828,955 14
Premium notes and loans on policies now in force.....	910,049 14
Real estate owned by the company, unincumbered.....	1,768,174 14
Stocks and bonds owned by the company, market value.....	5,173,026 50
Cash in office of company and deposited in banks and trust companies..	1,751,133 78
Interest accrued on cash loans and on bonds owned by the company....	143,616 96
Interest accrued on premium loans and notes.....	30,548 37
Rents accrued for use of company's property, or under sub-lease.....	13,237 50
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874	630,734 63
Total admitted assets.....	<u>\$27,249,476 16</u>

UNADMITTED ASSETS.

Cash in hands of agents, due the company.....	<u>\$29,109 30</u>
---	--------------------

II. LIABILITIES.

Claims for matured endowments due and unpaid.....	\$200 00
Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	287,055 90
Claims for death losses and other policy claims resisted..	<u>83,700 00</u>
Total policy claims.....	\$370,955 90
Net present value of all outstanding policies in force December 31, 1874, computed by the New York In- surance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$24,406,886 00
Deduct net value of risks reinsured in other solvent com- panies.....	<u>136,239 00</u>
Net reinsurance reserve.....	24,270,647 00
Unpaid dividends of surplus or other profits due policy-holders.....	152,948 84
Liabilities as to policy-holders.....	<u>\$24,794,551 74</u>
Surplus as regards policy-holders	2,454,924 42
Total liabilities.....	<u>\$27,249,476 16</u>

III. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$6,132,601 06
Cash received for sale of annuities.....	77,062 97
Total cash premium income.....	\$6,209,664 03
Received for interest on cash loans.....	\$23,303 01
Received for interest on bonds owned and dividends on stocks.....	1,417,612 87
Received for interest on premium notes and loans.....	63,660 89
Rents received for use of company's property, or under sub-lease.....	78,434 83
Total interest, dividend and rent income.....	1,583,011 60
Total cash income.....	\$7,792,675 63
Notes or other obligations taken for new or renewal premiums.....	204,790 74
Total income.....	\$7,997,466 37

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$1,470,232 13
Cash paid to annuitants.....	32,793 98
Cash paid on policies lapsed, surrendered or purchased... ..	1,471,181 23
Cash paid for dividends to policy-holders.....	1,349,830 37
Total cash paid to policy-holders.....	\$4,324,037 71
Cash paid for premiums on policies reinsured.....	\$42,371 86
Cash paid for commissions to agents.....	234,668 29
Cash paid for salaries and expenses of managers and agents.....	49,000 00
Cash paid for medical examiners' fees.....	47,855 89
Cash paid for salaries and other compensation of officers and employees.....	163,947 89
Total pay account.....	537,843 93
Paid for taxes and revenue stamps.....	39,690 98
Paid for commuting commissions.....	14,141 79
Other expenditures, viz: legal and general expenses.....	193,365 36
Total cash expenditures.....	\$5,109,279 77
Notes and other premium obligations used in payment of losses and claims.....	\$29,789 63
Used in purchase of surrendered policies.....	19,011 26
Used in payment of dividends to policy-holders.....	136,799 79
Voided by lapse of policies.....	49,782 47
Total premium note expenditures.....	235,383 15
Total expenditures.....	\$5,344,662 92

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year	\$962,112 98	
Received during the year.....	204,790 74	
Total.....		\$1,166,903 72
Deductions during the year as follows:		
Notes and other obligations used as above.....	\$235,383 16	
Redeemed by maker in cash.....	21,471 43	
Total.....		256,854 58
Balance note assets at end of the year.....		<u>\$910,049 14</u>

VI. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31, 1873.....	43,160	\$123,672,387 00
Policies issued during the year	7,171	19,657,967 00
Old policies revived during the year.....	83	217,720 00
Old policies increased during the year.....	-	81,559 00
Additions by dividends during the year.....	-	1,852,143 00
Totals.....	50,414	\$145,481,776 00
Deduct policies decreased and ceased to be in force.....	7,016	22,646,653 00
Total policies in force December 31, 1874.....	43,398	<u>\$122,835,123 00</u>

Policies which have ceased to be in force during the year, with the mode of their termination:	Number.	Amount.
Terminated by death or maturity	455	\$1,411,690 00
By expiry	8	14,100 00
By surrender.....	2,379	8,518,607 00
By lapse.....	3,270	9,155,739 00
By change and old policies decreased.....	-	774,968 00
Not taken.....	904	2,771,549 00
Totals.....	7,016	<u>\$22,646,653 00</u>

BUSINESS IN MAINE.

Policies in force December 31, 1874, 719; amount insured.....	\$1,110,390 00
Policies issued during the year, 40; amount insured.....	62,945 00
Premiums received during the year	43,320 65
Losses and claims incurred during the year.....	22,060 00
Losses and claims paid during the year.....	21,410 00
Losses and claims unpaid	1,000 00
Amount of taxes paid to the State of Maine on premiums.....	<u>32 65</u>

NORTHWESTERN MUTUAL LIFE INSURANCE CO.

MILWAUKEE, WIS.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1858.

H. L. PALMER, *President*.WILLARD MERRILL, *Secretary*.

I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate	\$9,498,388.90
Premium notes and loans on policies now in force	4,294,285.52
Real estate owned by the company, unincumbered	353,750.26
Stocks and bonds owned by the company, market value	344,699.30
Cash in office of company and deposited in banks and trust companies ..	119,799.42
Interest accrued on cash loans and on bonds owned by the company	228,859.41
Interest accrued on premium loans and notes	150,734.88
Rents accrued for use of company's property or under sub-lease	418.82
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874.	374,412.37
Total admitted assets.	\$15,465,347.08

UNADMITTED ASSETS.

Cash in hands of agents, due the company	\$24,515.69
Furniture, safes and fixtures	7,590.00
Other items, viz: bills receivable	20,169.18
Total unadmitted assets	\$52,184.87

II. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due	\$73,350.00
Claims for death losses and other policy claims resisted ..	7,500.00
Total policy claims	\$80,850.00
Net present value of all outstanding policies in force December 31, 1874, computed according to the Actua- ries' Table of Mortality, with 4 per cent. interest.	\$13,360,042.00
Net reinsurance reserve	13,360,042.00
Unpaid dividends of surplus or other profits due policy-holders	5,000.00
Other liabilities of the company	21,340.25
Liabilities as to policy-holders.	\$13,467,822.35
Surplus as regards policy-holders.	1,997,524.73
Total liabilities.	\$15,465,347.08

III. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$336,205 19	
Gross cash received for renewal premiums.....	1,628,683 60	
Total cash premium income		\$1,964,888 69
Received for interest on cash loans.....	\$776,463 47	
Received for interest on bonds owned and dividends on stocks	10,243 49	
Received for interest on premium notes and loans.....	318,870 04	
Received for interest on other debts due the company ...	87,641 69	
Rents received for use of company's property or under sub-lease	9,478 21	
Total interest, dividend and rent income.....		1,153,390 90
Total cash income.....		\$3,118,279 59
Notes or other obligations taken for new or renewal premiums.....		874,381 17
Total income.....		<u>\$3,992,660 76</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$599,189 67	
Cash paid on policies lapsed, surrendered or purchased ..	207,790 50	
Cash paid for dividends to policy-holders.....	160,817 47	
Total cash paid to policy-holders		\$967,797 64
Cash paid for commissions to agents.....	\$213,102 40	
Cash paid for salaries and expenses of managers and agents	66,675 93	
Cash paid for medical examiners' fees.....	18,258 79	
Cash paid for salaries and other compensation of officers and employees.....	84,307 09	
Total pay account.....		382,344 21
Paid for taxes and revenue stamps		36,691 62
Paid for rents		10,464 52
Paid for commuting commissions.....		60,337 18
Paid for furniture, etc.....		2,538 39
Other expenditures, viz: legal and general expenses.....		73,133 03
Total cash expenditures.....		\$1,534,787 59
Notes and other premium obligations used in payment of losses and claims.....	\$54,972 99	
Used in purchase of surrendered policies	124,472 82	
Used in payment of dividends to policy-holders.....	533,697 69	
Voided by lapse of policies.....	218,425 12	
Total premium note expenditures.....		931,568 62
Total expenditures.....		<u>\$2,466,356 21</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$4,390,275 35	
Received during the year.....	874,381 17	
Total		\$5,254,656 52
Deductions during the year as follows:		
Notes and other obligations used as above.....	\$931,568 63	
Redeemed by maker in cash.....	28,902 39	
Total.....		960,371 00
Balance note assets at end of the year.....		\$4,294,285 52

VI. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31, 1873.....	35,226	\$64,692,003 00
Policies issued during the year.....	4,858	11,072,737 00
Old policies revived during the year.....	291	580,867 00
Old policies increased during the year.....	36	-
Additions by dividends during the year.....	-	142,435 00
Totals.....	40,411	\$76,488,032 00
Deduct policies decreased and ceased to be in force.....	5,009	11,187,011 00
Total policies in force December 31, 1874.....	35,402	\$65,301,021 00

Policies which have ceased to be in force during the year,
with the mode of their termination:

	Number.	Amount.
Terminated by death or maturity.....	342	\$675,330 00
By expiry.....	1	71,166 00
By surrender.....	867	1,380,514 00
By lapse.....	3,215	6,887,234 00
By change and old policies decreased.....	35	789,049 00
Not taken.....	549	1,283,698 00
Totals.....	5,009	\$11,187,011 00

BUSINESS IN MAINE.

Policies in force December 31, 1874, 68; amount insured.....	\$99,319 00
Policies issued during the year, 6; amount insured.....	6,500 00
Premiums received during the year.....	3,187 78
Amount of taxes paid to the State of Maine on premiums.....	16 19

PENN MUTUAL LIFE INSURANCE COMPANY.

PHILADELPHIA, PENN.

INCORPORATED IN 1847. COMMENCED BUSINESS IN 1847.

SAMUEL C. HUEY, *President.*HENRY AUSTIE, *Secretary.*

I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate	\$1,926,898 50
Loans secured by collaterals.....	67,344 29
Premium notes and loans on policies now in force.....	646,552 85
Real estate owned by the company, unincumbered ..	251,075 16
Stocks and bonds owned by the company, market value.....	1,493,381 75
Cash in office of company and deposited in banks and trust companies..	90,501 17
Interest accrued on cash loans and on bonds owned by the company....	64,696 55
Interest accrued on premium loans and notes.....	2,555 48
Rents accrued for use of company's property, or under sub-lease.....	630 55
Net amount deferred and outstanding premiums on policies in force Dec.	
31, 1874.....	85,242 14
Total admitted assets.....	\$4,628,878 44

UNADMITTED ASSETS.

Cash in hands of agents, due the company	\$10,437 94
Judgments for debts.....	5,000 00
Loans on personal security	2,000 00
Furniture, safes and fixtures	12,711 86
Other items, viz: scrip dividends held by company, etc..	204,356 58
Total unadmitted assets.....	\$234,506 38

II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$72,500 00
Claims for death losses and other policy claims resisted..	20,000 00
Total policy claims..	\$92,500 00
Net present value of all outstanding policies in force December 31, 1874, computed by the Pennsylvania Insurance Department according to the American Experience Table of Mortality, with $4\frac{1}{2}$ per cent. interest.	\$3,628,293 00
Net reinsurance reserve.....	3,628,293 00
Unpaid dividends of surplus or other profits due policy-holders.....	39,700 00
Liabilities as to policy-holders.....	\$3,760,493 00
Surplus as regards policy-holders	868,385 44
Total liabilities.....	\$4,628,878 44

III. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies	\$46,933 14	
Gross cash received for renewal premiums.....	562,965 85	
Cash received for all other premiums.....	1,353 78	
Total cash premium income.....		\$631,252 77
Received for interest on cash loans.....	\$112,806 22	
Received for interest on bonds owned and dividends on stocks	69,680 09	
Received for interest on premium notes and loans.....	36,621 30	
Received for interest on other debts due the company...	2,761 17	
Total interest and dividend income.....		221,868 78
Received from other companies on account of reinsured risks.....		5,000 00
Total cash income		\$858,121 55
Notes or other obligations taken for new or renewal premiums.....		198,396 05
Total income...		<u>\$1,056,517 60</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$262,497 37	
Cash paid to other companies for losses on policies re- insured by this company	4,000 00	
Cash paid on policies lapsed, surrendered or purchased..	35,909 90	
Cash paid for dividends to policy-holders.....	197,264 16	
Total cash paid to policy-holders.....		\$499,671 43
Cash paid for premiums on policies reinsured.....	\$17,634 26	
Cash paid for commissions to agents.....	45,316 07	
Cash paid for salaries and expenses of managers and agents	32,759 71	
Cash paid for medical examiners' fees.....	6,810 00	
Cash paid for salaries and other compensation of officers and employees.....	41,027 68	
Total pay account.....		143,545 73
Paid for taxes and revenue stamps.....		10,557 31
Paid for rents		6,419 91
Other expenditures, viz: legal and general expenses.....		25,992 93
Total cash expenditures.....		\$686,187 30
Notes and other premium obligations used in payment of losses and claims.....	\$6,820 63	
Used in purchase of surrendered policies	17,352 38	
Used in payment of dividends to policy-holders	77,125 23	
Voided by lapse of policies	34,604 73	
Total premium note expenditures.....		135,902 97
Total expenditures.....		<u>\$822,090 27</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$590,758 54	
Received during the year.....	198,396 06	
Total.....		\$789,154 59
Deductions during the year as follows:		
Notes and other obligations used as above	\$135,982 97	
Redeemed by maker in cash.....	6,698 77	
Total.....		142,681 74
Balance note assets at end of the year.....		\$646,552 85

VI. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31, 1873.....	7,745	\$24,317,776 00
Policies issued during the year	1,203	2,933,463 00
Old policies revived during the year	13	24,000 00
Old policies increased during the year.....	-	1,051 00
Additions by dividends during the year.....	-	3,051 00
Totals.....	8,961	\$27,279,341 00
Deduct policies decreased and ceased to be in force.....	786	2,758,170 00
Total policies in force December 31, 1874.....	8,175	\$24,521,171 00

Policies which have ceased to be in force during the year,
with the mode of their termination:

	Number.	Amount.
Terminated by death or maturity ..	89	\$254,018 00
By expiry.....	1	600 00
By surrender	206	877,639 00
By lapse.....	347	913,340 00
By change and old policies decreased.....	-	385,453 00
Not taken.....	143	377,130 00
Totals	786	\$2,758,170 00

BUSINESS IN MAINE.

Policies in force December 31, 1874, 25; amount insured	\$32,000 00
Policies issued during the year, 25; amount insured.....	32,000 00
Premiums received during the year	410 56
Amount of taxes paid to the State of Maine on premiums.....	2 81

PHENIX MUTUAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

EDSON FESSENDEN, *President.*JAMES F. BURNS, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$100,000 00
Capital actually paid up in cash.....	16,000 00

II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$4,586,211 98
Loans secured by collaterals.....	79,991 13
Premium notes and loans on policies now in force.....	3,639,330 00
Stocks and bonds owned by the company, market value.....	590,335 00
Cash in office of company and deposited in banks.....	404,749 94
Interest accrued on cash loans and on bonds owned by the company....	178,077 82
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874.....	515,480 00
Total admitted assets.....	<u>\$9,994,176 47</u>

UNADMITTED ASSETS.

Furniture, safes and fixtures.....	\$9,737 37
Stockholders' notes	84,000 00
Loans on personal security.....	17,700 00
Total unadmitted assets	<u>\$111,437 37</u>

III. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	\$167,333 00
Claims for death losses and other policy claims resisted..	61,000 00
Total policy claims.....	<u>\$228,333 00</u>
Net present value of all outstanding policies in force December 31, 1874, computed by the Connecticut In- surance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest	\$9,448,640 00
Deduct net value of risks reinsured in other solvent com- panies.....	4,963 00
Net reinsurance reserve.....	<u>9,443,677 00</u>
Liabilities as to policy-holders.....	<u>\$9,672,010 00</u>
Surplus as regards policy-holders.....	322,166 47
Total liabilities.....	<u>\$9,994,176 47</u>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$221,854 73
Gross cash received for renewal premiums.....	2,150,921 00
Total cash premium income	\$2,372,775 73
Received for interest on cash loans and bonds owned and dividends on stocks	\$405,798 00
Received for interest on premium notes and loans.....	245,299 24
Total interest and dividend income.....	651,097 24
Total cash income	\$3,023,872 97
Notes or other obligations taken for new or renewal premiums.....	552,482 00
Total income.....	\$3,576,354 97

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$820,131 89
Cash paid on policies lapsed, surrendered or purchased..	14,530 17
Cash paid for dividends to policy-holders	602,239 38
Total cash paid to policy-holders.....	\$1,436,901 44
Cash paid for premiums on policies reinsured.....	\$742 77
Cash paid for commissions to agents.....	217,327 20
Cash paid for salaries and expenses of managers and agents.....	55,609 60
Cash paid for medical examiners' fees.....	19,764 84
Cash paid for salaries and other compensation of officers and employees.....	37,850 01
Total pay account.....	341,294 43
Paid for dividends to stockholders	960 00
Paid for taxes and revenue stamps	58,986 57
Paid for furniture, etc.....	40 00
Other expenditures, viz: general expenses	82,953 49
Total cash expenditures	\$1,921,135 92
Notes and other premium obligations used in payment of losses and claims.....	\$52,680 60
Used in purchase of surrendered policies.....	17,456 35
Used in payment of dividends to policy-holders, and voided by lapse of policies.....	327,731 05
Total premium note expenditures	397,868 00
Total expenditures.....	\$2,319,003 92

VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$3,694,716 00
Received during the year.....	351,481 00
Total.....	\$4,037,196 00
Deduct notes and other obligations used as above.....	397,868 00
Balance note assets at end of the year.....	<u>\$3,639,328 00</u>

VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	35,274	\$75,731,361 00
Policies issued during the year.....	6,317	10,130,497 00
Old policies revived during the year.....	254	573,984 00
Old policies increased during the year.....	-	19,618 00
Additions by dividends during the year.....	-	21,176 00
Totals.....	<u>41,745</u>	<u>\$86,476,636 00</u>
Deduct policies decreased and ceased to be in force.....	<u>8,327</u>	<u>17,265,531 00</u>
Total policies in force December 31, 1874.....	<u>33,418</u>	<u>\$69,211,105 00</u>

Policies which have ceased to be in force during the year,
with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	356	\$896,958 00
By surrender.....	112	270,941 00
By lapse.....	4,413	9,300,156 00
By change and old policies decreased.....	1,208	3,277,450 00
Not taken.....	2,145	2,459,028 00
Totals.....	<u>8,227</u>	<u>\$17,265,531 00</u>

BUSINESS IN MAINE.

Policies in force December 31, 1874, 1,273; amount insured.....	\$1,711,177 00
Policies issued during the year, 349; amount insured.....	353,133 00
Premiums received during the year.....	40,196 87
Losses and claims incurred during the year.....	7,250 00
Losses and claims paid during the year.....	<u>12,250 00</u>

SECURITY LIFE INSURANCE AND ANNUITY COMPANY.

NEW YORK CITY.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

ROBERT L. CASH, *President*.ISAAO H. ALLEN, *Secretary*.

I. CAPITAL.

Capital authorized.....	\$110,000 00
Capital actually paid up in cash.....	110,000 00

II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$30,682 80
Premium notes and loans on policies now in force.....	1,689,181 63
Real estate owned by the company, unincumbered.....	110,000 00
Stocks and bonds owned by the company, market value.....	712,100 00
Cash in office of company and deposited in banks and trust companies ..	122,494 56
Interest accrued on cash loans and on bonds owned by the company....	17,945 12
Interest accrued on premium loans and notes.....	64,825 33
Net amount deferred and outstanding premiums on policies in force December 31, 1874.....	717,389 72
Due from other companies on account of reinsured risks.....	45,920 15
Total admitted assets.....	<u>\$3,510,539 21</u>

UNADMITTED ASSETS.

Invested in commuting commissions.....	\$65,400 00
Cash in hands of agents, due the company.....	133,080 63
Furniture, safes and fixtures.....	20,000 00
Total unadmitted assets	<u>\$218,480 63</u>

III. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$90,300 00
Claims for death losses and other policy claims resisted..	22,500 00
Total policy claims.....	\$112,800 00
Net present value of all outstanding policies in force December 31, 1874, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest	\$3,229,013 00
Deduct net value of risks reinsured in other solvent companies	8,869 60
Net reinsurance reserve.....	3,220,144 00
Unpaid dividends of surplus, or other profits due policy-holders.....	11,481 28
Unpaid dividends due stockholders.....	795 00

Due on account of salaries, rents and office expenses.....	\$933 34
Other liabilities of the company	1,923 25
Liabilities as to policy-holders.....	<u>\$3,348,026 97</u>
Surplus as regards policy-holders	162,512 24
Total liabilities.....	<u><u>\$3,510,539 21</u></u>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$56,661 71
Gross cash received for renewal premiums.....	806,636 12
Cash received for sale of annuities.....	3,235 53
Cash premiums from other companies for reinsurance....	50,221 53
Total cash premium income.....	<u>\$916,754 89</u>
Received for interest on cash loans and bonds owned and dividends on stocks.....	\$44,879 97
Received for interest on premium notes and loans.....	106,561 74
Total interest and dividend income.....	151,441 71
Received from other companies on account of reinsured risks.....	<u>42,000 00</u>
Total cash income.....	<u>\$1,110,196 60</u>
Notes or other obligations taken for renewal premiums and reinsured risks	264,818 33
Total income.....	<u><u>\$1,375,014 93</u></u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$376,796 61
Cash paid to other companies for losses on policies reinsured by this company.....	29,300 00
Cash paid to annuitants	2,041 19
Cash paid on policies lapsed, surrendered or purchased..	119,541 61
Cash paid for dividends to policy-holders	53,035 79
Total cash paid to policy-holders.....	<u>\$580,715 20</u>
Cash paid for premiums on policies reinsured.....	\$11,646 46
Cash paid for commissions to agents.....	151,718 14
Cash paid for salaries and expenses of managers and agents.....	27,536 46
Cash paid for medical examiners' fees	4,872 75
Cash paid for salaries and other compensation of officers and employees.....	31,166 66
Total pay account.....	226,340 47
Paid for dividends to stockholders.....	13,621 00
Paid for taxes	11,113 57
Paid for rents	14,367 59
Other expenditures, viz: general expenses.....	25,455 94
Total cash expenditures.....	<u>\$872,213 77</u>
Notes and other premium obligations used in payment of losses and claims.....	<u>\$27,236 69</u>

OF OTHER STATES.

109

Used in purchase of surrendered policies	\$74,362 78
Voided by lapse of policies	463,877 13
Total premium note expenditures	\$565,476 60
Total expenditures.....	<u>\$1,437,690 37</u>

VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year	\$1,995,547 16
Received during the year.....	264,818 33
Total.....	\$2,260,365 49
Deductions during the year as follows:	
Notes and other obligations used as above	\$565,476 60
Redeemed by maker in cash..	5,707 36
Total.....	<u>571,183 96</u>
Balance note assets at end of the year.....	<u>\$1,689,181 53</u>

VII. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31, 1873	11,118	\$26,529,883 00
Policies issued during the year	2,866	4,670,860 00
Old policies revived during the year.....	899	1,997,940 00
Additions by dividends during the year.....	-	19,581 00
Totals	<u>14,883</u>	<u>\$33,218,264 00</u>
Deduct policies decreased and ceased to be in force.....	4,792	9,828,009 00
Total policies in force December 31, 1874... ..	<u>10,091</u>	<u>\$23,395,255 00</u>

Policies which have ceased to be in force during the year, with the mode of their termination :

	Number.	Amount.
Terminated by death or maturity.....	155	\$449,502 00
By expiry.....	11	50,532 00
By surrender.....	158	481,179 00
By lapse.....	3,630	6,912,039 00
By change and old policies* decreased.....	525	1,373,332 00
Not taken	313	556,425 00
Totals.....	<u>4,792</u>	<u>\$9,823,009 00</u>

BUSINESS IN MAINE.

Policies in force December 31, 1874, 180; amount insured.....	\$197,300 00
Policies issued during the year, 59; amount insured.....	61,300 00
Premiums received during the year	7,709 85
Losses and claims incurred during the year.....	4,000 00
Losses and claims paid during the year	4,000 00
Amount of taxes paid to the State of Maine on premiums.....	<u>17 14</u>

STATE MUTUAL LIFE ASSURANCE COMPANY.

WORCESTER, MASS.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1845.

ISAAC DAVIS, *President.*CLARENDON HARRIS, *Secretary.*

I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$137,350 00
Loans secured by collaterals.....	3,000 00
Premium notes and loans on policies now in force.....	60,925 35
Real estate owned by the company, unincumbered.....	50,000 00
Stocks and bonds owned by the company, market value.....	1,490,148 90
Cash deposited in banks and trust companies.....	91,796 01
Interest accrued on cash loans and on bonds owned by the company....	10,000 00
Interest accrued on premium loans and notes.....	1,000 00
Total admitted assets.....	<u>\$1,844,220 26</u>

UNADMITTED ASSETS.

Loans on personal security.....	<u>\$1,135 75</u>
---------------------------------	-------------------

II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$36,500 00
Claims for death losses and other policy claims resisted..	<u>5,000 00</u>
Total policy claims.....	\$36,500 00
Net present value of all outstanding policies in force Dec. 31, 1874, computed by the Massachusetts Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	<u>\$1,539,474 74</u>
Net reinsurance reserve.....	1,539,474 74
Unpaid dividends of surplus or other profits due policy-holders.....	<u>6,406 06</u>
Liabilities as to policy-holders.....	\$1,574,380 80
Surplus as regards policy-holders.....	<u>269,839 46</u>
Total liabilities.....	<u>\$1,844,220 26</u>

III. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$256,309 32
Cash received for all other premiums.....	<u>294 38</u>
Total cash premium income.....	\$256,603 70

Received for interest on cash loans and bonds owned and dividends on stocks	\$105,706 53	
Received for interest on premium notes and loans	3,589 04	
Total interest and dividend income		\$108,295 57
Total cash income		\$364,799 27
Notes or other obligations taken for new or renewal premiums		66,195 46
Total income		<u>\$430,994 73</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$77,660 00	
Cash paid on policies lapsed, surrendered or purchased	12,925 71	
Cash paid for dividends to policy-holders	84,678 58	
Total cash paid to policy-holders		\$175,254 24
Cash paid for commissions to agents	\$19,904 17	
Cash paid for salaries and expenses of managers and agents	1,984 78	
Cash paid for medical examiners' fees	1,500 00	
Cash paid for salaries and other compensation of officers and employees	18,052 41	
Total pay account		41,440 76
Paid for taxes		1,181 26
Paid for rents		2,000 00
Total cash expenditures		<u>\$219,876 26</u>

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year	\$45,901 41	
Received during the year	66,195 48	
Total		\$112,096 87
Redeemed by maker in cash		51,171 52
Balance note assets at end of the year		<u>\$60,925 35</u>

VI. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31, 1873	4,156	\$8,219,525 00
Policies issued during the year	510	1,233,500 00
Totals	4,666	\$9,453,025 00
Deduct policies decreased and ceased to be in force	182	454,053 00
Total policies in force December 31, 1874	<u>4,484</u>	<u>\$8,998,972 00</u>

Policies which have ceased to be in force during the year,
with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity	45	\$88,700 00
By expiry..	7	11,500 00
By surrender.....	61	135,000 00
By lapse.....	59	196,354 00
Not taken.....	10	19,499 00
Totals	182	\$454,053 00

BUSINESS IN MAINE.

Policies in force December 31, 1874, 76; amount insured.....	\$103,700 00
Policies issued during the year, 5; amount insured.....	6,000 00
Premiums received during the year	2,908 85
Amount of taxes paid to the State of Maine on premiums.....	38 00

TRAVELERS' INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1866.

J. G. BATTERSON, *President.*

RODNEY DENNIS, *Secretary.*

LIFE DEPARTMENT.

I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$1,460,477 50
Real estate owned by the company, unincumbered.....	78,861 24
Stocks and bonds owned by the company, market value	324,593 00
Cash in office of company and deposited in banks and trust companies..	71,565 56
Interest accrued on cash loans and on bonds owned by the company....	50,467 89
Net amount deferred and outstanding premiums on policies in force December 31, 1874.....	117,213 83
Total admitted assets	\$2,103,178 02

II. LIABILITIES.

Claims for death losses and matured endowments in pro- cess of adjustment or adjusted and not due.....	\$44,187 00
Claims for death losses and other policy claims resisted..	18,425 00
Total policy claims.....	\$62,612 00

Net present value of all outstanding policies in force December 31, 1874, computed by the Connecticut In- surance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....		\$1,921,497 00
Deduct net value of risks reinsured in other solvent com- panies.....		15,507 00
Net reinsurance reserve.....		\$1,905,990 00
Other liabilities of the company, viz: indemnity reserve.....		12,000 00
Liabilities as to policy-holders.....		\$1,980,602 00
Surplus as regards policy-holders.....		122,576 02
Total liabilities.....		<u>\$2,103,178 02</u>

III. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$109,500 61	
Gross cash received for renewal premiums.....	403,853 21	
Cash received for sale of annuities.....	3,784 26	
Cash received for all other premiums.....	13,376 06	
Cash premiums from other companies for reinsurance....	486 66	
Total cash premium income.....		\$531,000 80
Received for interest on cash loans.....	\$106,920 16	
Received for interest on bonds owned and dividends on stocks.....	26,281 50	
Rents received for use of company's property or under sub lease.....	933 00	
Discount on claims paid in advance.....	468 66	
Total interest, dividend and rent income.....		134,603 32
Received from other companies on account of reinsured risks.....		1,422 22
Cash income from other sources, viz: interest on deposits and premium on gold.....		4,556 64
Total cash income.....		<u>\$671,582 98</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$122,677 00	
Cash paid for loss by injury.....	2,175 70	
Cash paid to other companies for losses on policies rein- sured by this company.....	5,000 00	
Cash paid to annuitants.....	400 00	
Cash paid on policies lapsed, surrendered or purchased ..	25,323 47	
Total cash paid to policy-holders.....		\$155,476 17
Cash paid for premiums on policies reinsured.....	\$7,056 79	
Cash paid for commissions to agents.....	52,622 10	
Cash paid for salaries and expenses of managers and agents.....	14,415 17	

Cash paid for medical examiners' fees.....	\$9,947 75
Cash paid for salaries and other compensation of officers and employees.....	<u>13,706 86</u>
Total pay account.....	\$27,806 67
Paid for taxes.....	5,256 11
Other expenditures, viz: general expenses	<u>39,469 85</u>
Total cash expenditures.....	<u>\$298,010 90</u>

V. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31, 1873.....	8,956	\$16,550,043 00
Policies issued during the year.....	2,738	5,031,763 00
Old policies revived during the year.....	29	54,500 00
Totals	<u>11,723</u>	<u>\$21,636,306 00</u>
Deduct policies decreased and ceased to be in force.....	1,887	3,664,243 00
Total policies in force December 31, 1874	<u>9,836</u>	<u>\$17,972,063 00</u>

Policies which have ceased to be in force during the year,
with the mode of their termination:

	Number.	Amount.
Terminated by death or maturity	76	\$124,034 00
By expiry.....	36	101,000 00
By surrender.....	31	81,079 00
By lapse.....	1,058	2,008,800 00
By change and old policies decreased.....	271	621,330 00
Not taken.....	415	737,000 00
Totals.....	<u>1,887</u>	<u>\$3,664,243 00</u>

BUSINESS IN MAINE.

Policies in force December 31, 1874, 650; amount insured.....	\$971,923 00
Policies issued during the year, 181; amount insured.....	261,011 00
Premiums received during the year.....	24,612 46
Losses and claims incurred during the year.....	8,000 00
Losses and claims paid during the year.....	10,476 00
Losses and claims unpaid	<u>1,000 00</u>

UNITED STATES LIFE INSURANCE COMPANY.
NEW YORK CITY.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

JOHN E. DEWITT, *President.*

CHARLES E. PRASE, *Secretary.*

I. CAPITAL.

Capital authorized	\$1,000,000 00
Capital actually paid up in cash	250,000 00

II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$2,874,407 19
Loans secured by collaterals.....	64,650 00
Premium notes and loans on policies now in force.....	199,308 41
Real estate owned by the company, unincumbered.....	7,119 50
Stocks and bonds owned by the company, market value.....	875,854 00
Cash in office of company and deposited in banks and trust companies...	189,629 02
Interest accrued on cash loans and on bonds owned by the company....	37,918 00
Interest accrued on premium loans and notes.....	6,965 12
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874	141,317 01
Total admitted assets.....	\$4,396,968 26

UNADMITTED ASSETS.

Cash in hands of agents, due the company.....	\$10,090 94
Loans on personal security.....	10,327 48
Other items, viz: loans on company's own stock	5,250 00
Total unadmitted assets	\$25,668 42

III. LIABILITIES.

Total policy claims.....	\$195,120 00
Net present value of all outstanding policies in force December 31, 1874, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$3,783,034 00
Deduct net value of risks reinsured in other solvent com- panies.....	42,897 00
Net reinsurance reserve.....	3,740,137 00
Other liabilities of the company, viz: premiums paid in advance and liabilities on policies liable to surrender or restoration.....	25,014 08
Liabilities as to policy-holders.....	\$3,870,271 08
Surplus as regards policy-holders	526,697 18
Total liabilities.....	\$4,396,968 26

IV. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$383,662 14
Received for interest.....	273,425 15
Total cash income.....	<u>\$1,256,087 29</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$354,915 55
Cash paid on policies lapsed, surrendered or purchased...	238,426 70
Cash paid for dividends to policy-holders.....	148,731 13
Total cash paid to policy-holders.....	<u>\$742,073 28</u>
Cash paid for premiums on policies reinsured.....	\$25,002 58
Cash paid for commissions to agents.....	163,488 81
Cash paid for salaries and expenses of managers and agents.....	1,738 24
Cash paid for medical examiners' fees.....	12,562 15
Cash paid for salaries and other compensation of officers and employees.....	37,508 22
Total pay account.....	<u>240,295 00</u>
Paid for dividends to stockholders.....	20,975 39
Paid for taxes and revenue stamps.....	10,125 83
Paid for rents.....	14,184 37
Other expenditures, viz: legal and general expenses.....	62,505 99
Total cash expenditures.....	<u>\$1,090,159 95</u>

VI. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31, 1873.....	10,165	\$23,003,316 00
Policies issued during the year.....	2,493	5,487,050 00
Old policies revived during the year.....	88	258,200 00
Old policies increased during the year.....	-	3,450 00
Additions by dividends during the year.....	17	42,770 00
Totals.....	<u>12,763</u>	<u>\$28,794,786 00</u>
Deduct policies decreased and ceased to be in force.....	2,120	5,721,591 00
Total policies in force December 31, 1874.....	<u>10,643</u>	<u>\$23,073,195 00</u>

Policies which have ceased to be in force during the year,
with the mode of their termination:

	Number.	Amount.
Terminated by death or maturity.....	147	\$358,760 00
By expiry.....	7	13,640 00
By surrender.....	227	606,991 00
By lapse.....	1,139	3,157,650 00
By change and old policies decreased.....	16	154,500 00
Not taken.....	584	1,430,050 00
Totals.....	<u>2,120</u>	<u>\$5,721,591 00</u>

BUSINESS IN MAINE.

Policies in force December 31, 1874, 39; amount insured.....	\$51,730 00
Premiums received during the year	2,725 41
Losses and claims incurred during the year.....	5,000 00
Losses and claims paid during the year.....	1,000 00
Losses and claims unpaid	<u>4,000 00</u>

UNIVERSAL LIFE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

WILLIAM WALKER, *President.*JOHN H. BEWLEY, *Secretary.*

I. CAPITAL.

Capital authorized	\$200,000 00
Capital actually paid up in cash.....	<u>200,000 00</u>

II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$2,128,461 72
Loans secured by collaterals.....	234,945 00
Premium notes and loans on policies now in force.....	861,438 28
Stocks and bonds owned by the company, market value.....	497,512 50
Cash in office of company and deposited in banks and trust companies..	558,127 98
Accrued interest and rents.....	98,371 16
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1874	168,710 19
Due from other companies on account of reinsured risks	106,284 30
Total admitted assets.....	<u>\$4,653,851 11</u>

III. LIABILITIES.

Total policy claims.....	\$105,895 93
Net present value of all outstanding policies in force December 31, 1874, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	<u>\$4,209,160 00</u>
Net reinsurance reserve	<u>4,209,160 00</u>
Liabilities as to policy-holders.....	\$4,315,055 93
Surplus as regards policy-holders.....	<u>338,795 18</u>
Total liabilities.....	<u>\$4,653,851 11</u>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$1,498,114 44
Received for interest.....	173,518 84
Received from other companies on account of reinsured risks.....	1,895,364 66
Cash income from other sources.....	2,453 68
Total cash income.....	\$4,473,448 62
Notes or other obligations taken for new or renewal premiums.....	627,803 60
Total income.....	\$5,101,252 22

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$425,497 43
Cash paid to annuitants	695 12
Cash paid on policies lapsed, surrendered or purchased ..	739,843 28
Total cash paid to policy-holders.....	\$1,164,034 83
Cash paid for premiums on policies reinsured.....	\$7,153 82
Cash paid for commissions to agents.....	290,349 97
Cash paid for salaries and expenses of managers and agents.....	5,913 24
Cash paid for medical examiners' fees.....	6,789 90
Cash paid for salaries and other compensation of officers and employees.....	39,405 74
Total pay account.....	349,632 77
Paid for dividends to stockholders.....	16,800 00
Paid for taxes and revenue stamps	4,329 86
Paid for rents and sundry expenses.....	16,091 40
Other expenditures, viz : legal and general expenses	24,615 80
Total cash expenditures	\$1,577,504 66
Notes and other premium obligations used in purchase of surrendered policies.....	102,862 55
Total expenditures.....	\$1,680,367 21

VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$339,207 90
Received during the year.....	637,803 60
Total	\$967,011 50
Deductions during the year as follows:	
Notes and other obligations used as above.....	\$102,862 55
Redeemed by maker in cash.....	2,710 69
Total	105,573 24
Balance note assets at end of the year.....	\$861,338 26

VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873	6,745	\$18,322,637 00
Policies issued and revived during the year.....	3,598	9,154,424 00
Totals	10,343	\$27,477,061 00
Deduct policies decreased and ceased to be in force.....	2,208	7,211,840 00
Total policies in force December 31, 1874... ..	8,135	\$20,265,221 00
Guardian policies reinsured	8,661	11,695,312 00
Aggregate	16,996	\$31,960,533 00
 Policies which have ceased to be in force during the year, with the mode of their termination :		
	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	72	\$256,383 00
By expiry.....	28	170,000 00
By surrender.....	343	1,083,532 00
By lapse.....	1,375	4,444,071 00
Not taken	489	1,257,854 00
Totals.....	2,208	\$7,211,840 00

BUSINESS IN MAINE.

Policies in force December 31, 1874, 140; amount insured.....	\$210,300 00
Policies issued during the year, 44; amount insured.....	60,750 00
Premiums received during the year	7,181 74
Amount of taxes paid to the State of Maine on premiums.....	38 78

WASHINGTON LIFE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

CYRUS CURTISS, *President.*WILLIAM HAXTUN, *Secretary.*

I. CAPITAL.

Capital authorised.....	\$125,000 00
Capital actually paid up in cash.....	125,000 00

II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$2,044,263 87
Loans secured by collaterals.....	9,847 48
Real estate owned by the company, unincumbered.....	58,365 30
Stocks and bonds owned by the company, market value.....	1,874,450 00
Cash in office of company and deposited in banks and trust companies ..	175,223 55
Interest accrued on cash loans and on bonds owned by the company....	23,676 26
Net amount deferred and outstanding premiums on policies in force December 31, 1874.....	217,797 98
Total admitted assets.....	<u>\$4,403,624 44</u>

UNADMITTED ASSETS.

Furniture, safes and fixtures.....	<u>\$15,000 00</u>
------------------------------------	--------------------

III. LIABILITIES.

Claims for death losses due and unpaid.....	\$2,000 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	50,500 00
Claims for death losses and other policy claims resisted..	<u>5,000 00</u>
Total policy claims.....	\$57,500 00
Net present value of all outstanding policies in force December 31, 1874, computed by the New York Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest	<u>\$3,947,190 00</u>
Net reinsurance reserve.....	3,947,190 00
Unpaid dividends of surplus, or other profits due policy-holders.....	127 57
Unpaid dividends due stockholders.....	626 50
Due on account of salaries, rents and office expenses.....	3,933 34
Other liabilities of the company, viz, premiums paid in advance.....	<u>3,337 20</u>
Liabilities as to policy-holders.....	\$4,012,714 61
Surplus as regards policy-holders	<u>390,909 83</u>
Total liabilities.....	<u><u>\$4,403,624 44</u></u>

IV. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$1,007,129 65
Received for interest on cash loans.....	\$129,353 99
Received for interest on bonds owned and dividends on stocks.....	108,889 72
Discount on claims paid in advance.....	1,167 06
Total interest and dividend income.....	239,410 77
Total cash income.....	<u>\$1,246,540 42</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$320,891 86
Cash paid to annuitants	1,369 96
Cash paid on policies lapsed, surrendered or purchased..	97,795 27
Cash paid for dividends to policy-holders	142,654 10
Total cash paid to policy-holders.....	\$562,711 19
Cash paid for commissions to agents.....	\$59,900 63
Cash paid for salaries and expenses of managers and agents.....	14,325 00
Cash paid for medical examiners' fees	6,981 00
Cash paid for salaries and other compensation of officers and employees.....	43,077 37
Total pay account.....	124,284 00
Paid for dividends to stockholders.....	9,604 98
Paid for taxes and revenue stamps	10,210 27
Paid for rents	7,500 00
Paid for commuting commissions.....	6,131 97
Other expenditures, viz: general expenses.....	45,785 06
Total cash expenditures.....	<u>\$766,227 47</u>

VI. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force December 31, 1873.....	11,257	\$26,082,802 00
Policies issued during the year	1,547	3,337,740 00
Old policies revived during the year.....	239	599,000 00
Totals	13,043	\$30,019,542 00
Deduct policies decreased and ceased to be in force.....	2,021	4,998,125 00
Total policies in force December 31, 1874.....	<u>11,022</u>	<u>\$25,021,417 00</u>

Policies which have ceased to be in force during the year,
with the mode of their termination:

	Number.	Amount.
Terminated by death or maturity	108	\$337,410 00
By expiry.....	3	15,000 00

	<i>Number.</i>	<i>Amount.</i>
By surrender.....	486	\$1,265,575 00
By lapse.....	1,150	2,685,450 00
Not taken.....	274	694,690 00
Totals ...	<u>2,021</u>	<u>\$4,998,125 00</u>

BUSINESS IN MAINE.

Policies in force December 31, 1874, 53; amount insured.....	\$71,800 00
Policies issued during the year, 6; amount insured.....	5,800 00
Premiums received during the year	2,579 26
Losses and claims paid during the year	<u>5,667 45</u>

**ACCIDENT INSURANCE COMPANIES
OF OTHER STATES.**

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF ACCI-
DENT INSURANCE COMPANIES OF OTHER STATES, AUTHORIZED
TO DO BUSINESS IN THE STATE OF MAINE, SHOWING THEIR
CONDITION ON THE 31st DAY OF DECEMBER, 1874.**

HARTFORD ACCIDENT INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

RICHARD D. HUBBARD, *President.*

GEORGE B. LESTER, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$1,000,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate	\$96,000 00
Stocks and bonds owned by the company, market value.....	66,116 00
Cash in office of company and deposited in banks and trust companies..	26,863 68
Interest accrued on cash loans and on bonds owned by the company....	3,227 22
Interest accrued on deposits.....	196 66
Total admitted assets.....	\$192,403 56

UNADMITTED ASSETS.

Cash in hands of agents, due the company	\$3,000 00
Furniture, safes and fixtures	760 20
Total unadmitted assets.....	\$3,760 20

III. LIABILITIES.

Claims for death losses in process of adjustment or adjusted and not due.	\$75 00
Net present value of all outstanding policies in force December 31, 1874.	6,253 09
Due on account of salaries, rents and office expenses.....	500 00
Other liabilities of the company, viz: printing, etc.....	500 00
Liabilities as to policy-holders.....	\$7,328 09
Surplus as regards policy-holders	185,075 47
Total liabilities.....	\$192,403 56

IV. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies	\$74,596 54
Received for interest on bonds owned and dividends on stocks.....	421 96
Total cash income	<u>\$75,018 52</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims	\$114 29
Cash paid for commissions to agents.....	\$3,035 53
Cash paid for salaries and expenses of managers and agents	4,514 42
Cash paid for salaries and other compensation of officers and employees.....	<u>4,773 65</u>
Total pay account.....	12,923 60
Paid for taxes	1,662 65
Paid for rents	766 66
Paid for furniture, etc.....	1,520 49
Other expenditures, viz: general expenses.....	<u>10,506 74</u>
Total cash expenditures.....	<u>\$26,896 34</u>

VI. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies issued during the year	876	\$1,697,500 00
Defunct policies decreased and ceased to be in force.....	<u>52</u>	<u>170,500 00</u>
Total policies in force December 31, 1874.....	<u>824</u>	<u>\$1,427,000 00</u>

BUSINESS IN MAINE.

Policies in force December 31, 1874, 44; amount insured	\$121,000 00
Policies issued during the year, 44; amount insured.....	121,000 00
Premiums received during the year	632 00
Amount of taxes paid to the State of Maine on premiums.....	<u>12 64</u>

RAILWAY PASSENGERS' ASSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1866.

J. G. BATTERSON, *President.*CHARLES E. WILLARD, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$2,000,000 00
Capital actually paid up in cash.....	<u>300,000 00</u>

II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$55,500 00
Stocks and bonds owned by the company, market value.....	377,822 50
Cash in office of company and deposited in banks and trust companies ..	81,233 20
Interest accrued on cash loans and on bonds owned by the company....	625 60
Due on account of taxes.....	<u>1,170 90</u>
Total admitted assets.....	<u>\$466,351 69</u>

UNADMITTED ASSETS.

Cash in hands of officers or agents, due the company.....	<u>\$8,000 00</u>
---	-------------------

III. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$9,000 00
Claims for death losses and other policy claims resisted..	<u>14,500 00</u>
Total policy claims.....	\$23,500 00
Net present value of all outstanding policies in force Dec. 31, 1874.....	15,000 00
Due on account of salaries, rents and office expenses	250 00
Other liabilities of the company, viz: printing, etc	<u>275 00</u>
Liabilities as to policy-holders.....	\$39,025 00
Surplus as regards policy-holders	<u>427,326 69</u>
Total liabilities.....	<u>\$466,351 69</u>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$104,318 43
Received for interest on cash loans.....	2,932 50
Received for interest on bonds owned and dividends on stocks.....	24,957 97
Cash income from other sources.....	<u>3,502 70</u>
Total cash income.....	<u>\$135,711 60</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$27,520 43
Cash paid for commissions to agents.....	\$31,266 07
Cash paid for salaries and expenses of managers and agents.....	8,143 47
Cash paid for medical examiners' fees	2,793 58
Cash paid for salaries and other compensation of officers and employees.....	12,871 43
Total pay account.....	55,074 54
Paid for dividends to stockholders.....	30,000 00
Paid for taxes	6,376 95
Paid for rents	750 00
Other expenditures, viz: general expenses	10,393 87
Total cash expenditures	<u>\$130,115 79</u>

BUSINESS IN MAINE.

Premiums received during the year	\$810 20
Amount of taxes paid to the State of Maine on premiums.....	<u>16 20</u>

TRAVELERS' INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1864.

J. G. BATTERSON, *President.*

BODNEY DENNIS, *Secretary.*

I. CAPITAL.

Capital authorized.....	\$1,000,000 00
Capital actually paid up in cash.....	<u>500,000 00</u>

ACCIDENT DEPARTMENT.

II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate	\$187,604 90
Stocks and bonds owned by the company, market value.....	829,411 00
Cash in office of company and deposited in banks and trust companies..	41,899 28
Interest accrued on cash loans and on bonds owned by the company....	5,462 52
Total admitted assets.....	<u>\$1,064,376 80</u>

III. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$56,700 00	
Claims for death losses and other policy claims resisted..	30,000 00	
Total policy claims		\$86,700 00
Net present value of all outstanding policies in force Dec. 31, 1874.....		172,839 77
Due on account of salaries, rents and office expenses.....		5,000 00
Liabilities as to policy-holders.....		\$264,539 77
Surplus as regards policy-holders.....		799,837 03
Total liabilities.....		<u>\$1,064,376 80</u>

IV. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies		\$635,510 95
Received for interest on cash loans.....	\$20,368 07	
Received for interest on bonds owned and dividends on stocks	55,998 30	
Discount on claims paid in advance	104 73	
Total interest and dividend income.....		76,471 10
Cash income from other sources, viz: premium on gold.....		2,887 88
Total cash income.....		<u>\$714,869 93</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses.....	\$90,500 00	
Cash paid for losses by injury	99,607 63	
Total cash paid to policy-holders.....		\$190,107 63
Cash paid for commissions to agents.....	\$184,510 28	
Cash paid for salaries and expenses of managers and agents	48,373 99	
Cash paid for salaries and other compensation of officers and employees.....	21,396 72	
Total pay account.....		254,280 99
Paid for dividends to stockholders.....		60,000 00
Paid for taxes and revenue stamps		6,464 46
Paid for rents		16,672 33
Paid for furniture, etc.....		565 75
Other expenditures, viz: general expenses.....		82,226 47
Total cash expenditures.....		<u>\$610,317 63</u>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, 1873.....	32,105	\$103,041,250 00
Policies issued during the year	33,355	106,395,950 00
Totals	65,460	\$209,437,200 00
Deduct policies decreased and ceased to be in force.....	35,136	113,143,000 00
Total policies in force December 31, 1874.....	30,324	\$96,294,200 00

Policies which have ceased to be in force during the year,
with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death	53	\$111,500 00
By expiry.....	35,084	113,031,500 00
Totals	35,136	\$113,143,000 00

BUSINESS IN MAINE.

Policies in force December 31, 1874, 1,043; amount insured.....	\$2,623,925 00
Policies issued during the year, 1,003; amount insured.....	2,533,450 00
Premiums received during the year.....	16,125 03
Losses and claims incurred during the year.....	5,147 44
Losses and claims paid during the year	5,147 44

LICENSED AGENTS.

LICENSED AGENTS OF LIFE AND ACCIDENT INSURANCE COM-
PANIES AUTHORIZED TO TRANSACT BUSINESS IN
THE STATE OF MAINE.

LICENSED AGENTS

OF LIFE AND ACCIDENT INSURANCE COMPANIES AUTHORIZED TO TRANSACT
BUSINESS IN MAINE.

MAINE LIFE INSURANCE COMPANY.

UNION MUTUAL LIFE INSURANCE COMPANY.

C. O. Burrill.....	Ellsworth	G. T. Ingraham, Jr.....	Portland
Charles W. Wells.....	Hartland	J. W. Stevenson.....	Portland
Leverett Clarke.....	Lincolnville	T. O. Winslow.....	Portland
Norris Keen.....	Palmyra	L. H. Whitney.....	Portland
S. C. Pratt.....	Pittsfield	Otis Brown.....	Saccarappa
D. C. Golder.....	Portland		

LIFE INSURANCE COMPANIES OF OTHER STATES.

ÆTNA LIFE INSURANCE COMPANY.

A. G. Dewey, General Agent....	Portland	A. W. Weatherby.....	Lincoln
David Cargill.....	Augusta	Albert J. Webb.....	Lowell
M. H. Angell.....	Bangor	George W. Smith.....	Mattawamkeag
J. S. Kimball & Son.....	Bangor	E. A. Gammon.....	Mechanic Falls
Stiles S. Shaw.....	Bath	George A. Hopkins.....	Millbridge
Zina H. Blair.....	Bath	James W. Waldron.....	Oldtown
Philo Hersey.....	Belfast	Charles M. Gould.....	Orono
George G. Wight.....	Bridgton	George K. Hatch.....	Pembroke
William F. Jenks.....	Brownville	George F. Jenkins.....	Portland
J. W. Forsaith.....	Brunswick	John M. Mitchell.....	Portland
S. W. Porter.....	Burlington	E. H. & G. W. Cochran.....	Rockland
Ira B. Kimball.....	Calais	J. S. Partridge.....	Rumford Centre
William A. McGlinchey.....	Calais	Jeremiah Mason.....	Saco
Fred Lewis.....	Camden	Henry W. Sargent.....	Sargentville
Harrison Hume.....	Cherryfield	L. T. Bean.....	Sherman
H. R. Haskell.....	Deer Isle	John W. Caldwell.....	Sherman Mills
Henry L. Wood.....	Dexter	John H. Plummer.....	South Berwick
Fred A. Piper.....	Dix Island	Micah Stockbridge.....	South Freeport
William L. Hughes.....	East Machias	W. L. Scribner.....	Springfield
Elias S. Kinney.....	Eastport	L. R. Crabtree.....	Topsfield
John H. Bradford.....	Houlton	John B. Stevens.....	Vanceboro'
A. M. Butler.....	Hurricane Island	Edmund P. Walker.....	Vinalhaven
George D. Crane.....	Kingman	James H. Burgess.....	Winn
Eben H. King.....	Lamoine		

AMERICAN POPULAR LIFE INSURANCE COMPANY.

W. H. Moore.....	Bangor	W. A. Staples.....	Lewiston
W. A. Bartlett.....	Bangor	Marcus Wight, Jr.....	Portland
S. N. Cloudman.....	Biddeford	J. B. Hudson.....	Portland
W. H. Ingalls.....	Dover	L. D. Davis.....	Waterville
George W. Fish.....	Ellsworth	B. H. Mitchell.....	West Waterville

BERKSHIRE LIFE INSURANCE COMPANY.

J. W. Clapp, General Agent.....	Augusta	N. D. Haskell.....	Raymond
George E. Morse	Bath	Charles H. Webb.....	Thorndike
Edward Cushing	Camden	Charles C. Benson	West Waterville
Charles Stargis	Gardiner		

BROOKLYN LIFE INSURANCE COMPANY.

Spaulding & Stuart, Gen'l Ag'ts. Richmond	Eaton Shaw.....	Portland
Adams & Coombs.....	W. H. Herbert.....	Richmond

CHARTER OAK LIFE INSURANCE COMPANY.

S. H. McAlpine, Gen'l Agent.....	Portland	S. P. Crossman.....	Lewiston
Cox & Field.....	Belfast	F. W. Smith.....	Rockland
B. L. Higgins.....	Bowdoinham	E. P. Burnham.....	Saco
J. A. Hall.....	Damariscotta	J. H. H. Hewitt.....	Thomaston
R. B. Clark.....	Eastport	Henry Farrington.....	Waldoboro'
W. F. Lord.....	Kennebunk	M. M. Bartlett.....	West Waterville

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

Coffin & Fairbanks, Gen'l Agents..	Bangor	G. E. Russell.....	Lewiston
M. W. Farr.....	Augusta	John L. Bixby.....	Lewiston
W. E. Brown.....	Bangor	M. DeLand.....	Lewiston
William P. Wadsworth.....	Bath	Charles E. Ames.....	Richmond
D. D. Hooper.....	Biddeford	T. H. Dinmore.....	Skowhegan
Joseph A. Lee.....	Calais	Silas S. Hanley.....	Thomaston
Josiah Maxcy.....	Gardiner	Henry Farrington.....	Waldoboro'
Henry R. Millett.....	Gorham	L. T. Boothby.....	Waterville
B. W. Harriman.....	Kent's Hill		

CONTINENTAL LIFE INSURANCE COMPANY, HARTFORD.

P. C. Headley, Gen'l Ag't, Portsmouth, N. H.	S. M. Bird.....	Rockland
Byron Stevens.....	H. W. Sargent.....	Sargentville
G. B. McGee.....	Portsmouth, N. H.	

CONTINENTAL LIFE INSURANCE COMPANY, NEW YORK.

D. E. Hall, General Agent.....	Auburn	E. L. Richardson.....	Newport
A. T. Gammon.....	Auburn	Byron Stevens.....	Portland
A. W. Larrabee.....	Auburn	W. F. Morse.....	Readfield
J. O. Brown.....	Benton	H. A. Smith.....	West Waterville
M. F. Ricker.....	Canton	N. E. Hall.....	Winterport

EQUITABLE LIFE ASSURANCE SOCIETY.

J. F. Clark, General Agent.....	Portland	O. M. Cousens.....	Kennebunk
Frank B. Nye, General Agent.....	Augusta	Silvester Garion.....	Kennebunk Depot
A. B. Kimball.....	Alfred	George L. Reed.....	Mechanics' Falls
A. L. Bourne.....	Bangor	E. W. Bragdon.....	North Lamorne
George E. Morse.....	Bath	George H. Merriam.....	Portland
I. M. Boardman.....	Belfast	A. O. French.....	Portland
Thomas N. Lord.....	Bucksport	George H. Hill.....	Portland
George W. Thorndike.....	Camden	J. K. Ford.....	Portland
J. C. Ela.....	Conway Center, N. H.	F. H. Lord.....	South Berwick
S. D. Wadsworth.....	Cornish	E. W. Ayer.....	South Watford
Eastman Bean.....	East Otisfield	W. B. Creamer.....	Waldoboro'
Byron Stevens.....	Freeport	C. A. Allen.....	Watford
J. S. Maxcy.....	Gardiner	W. A. Skillen.....	Yarmouth

GERMANIA LIFE INSURANCE COMPANY.

C. B. F. Schumacher.....Portland

GLOBE MUTUAL LIFE INSURANCE COMPANY.

J. M. Kilgore, Gen'l Agent.....Belfast | W. A. PendletonNorthport

HOMOEOPATHIC MUTUAL LIFE INSURANCE COMPANY.

D. E. Seymour.....Calais | Silas C. Hall.....Rockland
Joseph F. Land.....Portland

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY.

N. S. Gardiner, Gen'l Agent.....Portland | O. C. Hayes.....Portland
Moses A. Safford.....Kittery | J. P. Cilley.....Rockland

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

Samuel F. Merrill, Gen'l Agent..Portland | C. P. Kimball.....Portland

MERCHANTS' LIFE INSURANCE COMPANY.

Augustus H. Ford, Gen'l Agt.....Portland | A. G. Bradstreet.....Brunswick
J. W. Green, Gen'l Agt.....Bangor | Andrew J. ErskineRockland
G. D. Toothaker.....Bangor | E. H. & G. W. Coshran.....Rockland
F. A. Luce.....Bangor | W. H. Hatch.....Thomaston

METROPOLITAN LIFE INSURANCE COMPANY.

J. M. Kilgore, Gen'l Agent.....Gardiner | F. M. Shaw.....Rockland
William Lydston.....Lewiston

MUTUAL LIFE INSURANCE COMPANY.

W. D. Little, Gen'l Agt.....Portland | S. S. ChapmanFairfield
Alonso Leavitt.....Alfred | John F. Woods.....Farmington
Charles P. Wiggin.....Bangor | John G. Cook.....Lewiston
L. S. Alexander.....Bath | H. W. HutchinsLivermore
E. M. Carter.....Bethel | Samuel R. Carter.....Paris
John M. GoodwinBiddeford | H. O. Packard.....Readfield
Thomas U. Eaton.....Brunswick | George F. Stearns.....Richmond
William H. Pillsbury.....Bucksport | John WakefieldRockland
T. B. BarrettCanaan | James Bell.....Skowhegan
E. W. Dunbar.....Damariscotta | H. M. Bodwell.....Solon
T. H. B. Pierce.....Dexter | D. O. Cushman.....Warren
Charles O. Norton.....Eastport | George B. Sawyer.....Wiscasset
S. D. Wiggin.....Ellsworth

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

D. M. HowardBangor | Warren Sparrow.....Portland

NATIONAL LIFE INSURANCE COMPANY.

F. M. Drew.....Augusta | C. G. Moffitt.....Rockland
J. M. Goodwin.....Biddeford | E. P. Burnham.....Saco
John W. Munger.....Portland | J. B. Nealley.....South Berwick

NATIONAL LIFE INSURANCE COMPANY OF THE U. S. OF A.

Philo Hersey.....Belfast | George W. Berry.....Rockland
Rollins, Loring & Adams.....Portland

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.

James M. Palmer, Gen'l Agt	Portland	George S. Hill	Exeter
S. P. Johnson	Bangor	H. K. Baker	Hallowell
O. M. Plummer	Bath	Morse & Ilaby	Kittery
V. C. Tarbox	Bath	L. L. Keith	Machias
O. W. Ross	Biddeford	J. W. Munger	Portland
S. D. Wadsworth	Cornish	W. T. Hall	Richmond
J. L. Parker	Dedham	E. H. & G. W. Cochran	Rockland
D. L. P. Babb	Eastport	Alva Shurtleff	South Paris
O. C. Norton	Eastport		

NEW JERSEY MUTUAL LIFE INSURANCE COMPANY.

A. H. Kendall, Gen'l Agt., Waltham, Mass	W. C. Tarbox	Bath
--	--------------------	------

NEW YORK LIFE INSURANCE COMPANY.

W. F. Morrill, Gen'l Agent	Portland	N. W. Jordan	Portland
M. W. Farr	Augusta	R. W. Soule	Readfield
W. F. Garcelon	Lewiston	George S. Silsby	Winterport
John Larrabee	Livermore	A. W. Hall	Wiscasset
Freeland Howe	Norway		

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

Charles S. Pearl	Bangor	N. M. Pike	Damariscotta
Cyrus P. Berry	Biddeford	S. W. Fife	Fryeburg
S. L. Weston	Bolster's Mills	Jesse Jeffrey	Turner
Hill & Ames	Bucksport		

PENN MUTUAL LIFE INSURANCE COMPANY.

M. F. Ricker, Gen'l Agent	Canton	Albert A. Mitchell	Canton
A. T. Gammon	Auburn	John Larrabee	Livermore
Hayes & Donnell	Bath	George O. Hayford	Peru

PHOENIX MUTUAL LIFE INSURANCE COMPANY.

J. Reynolds, Gen'l Agent	Portland	Homer Cole	Palermo
E. B. Jackson	Abbott	Amasa Howe	Presque Isle
John S. Kimball	Bangor	George F. Whitsey	South Chesterville
W. P. Wadsworth	Bath	J. F. Wyman	South China
Fred A. Darling	Bluehill	E. P. Frost	Springvale
Albert M. Austin	Buckfield	L. H. Daly	Starks
A. A. Beaton	Carver's Harbor	A. E. Howard	Waldoboro'
F. O. Brainard	China	L. T. Boothby	Waterville
E. F. Copeland	Dexter	J. F. Chadwick	Weeks Mills
H. O. Goddard	East Vassalboro'	M. A. Phillips	Weld
J. F. Wood	Farmington	W. L. Grover	West Bethel
Z. H. Greenwood	Farmington Falls	D. F. Small	West Falmouth
F. G. Flagg	Hampden	Noah Hall	West Peru
Z. A. Dyer	New Sharon	B. F. Dudley	Wilton

SECURITY LIFE INSURANCE AND ANNUITY COMPANY.

S. O. Purinton, General Agent	Lewiston
-------------------------------------	----------

STATE MUTUAL LIFE ASSURANCE COMPANY.

Isaac W. Patten	Bangor	W. F. Morse	Kent's Hill
W. P. Wadsworth	Bath	H. W. Blake	Lagrange
Garey & Shaw	Biddeford	Roberts & Clark	Portland

TRAVELERS' INSURANCE COMPANY, (LIFE DEPARTMENT.)

A. J. Chase, Gen'l Agent.....	Portland	J. H. Bradford.....	Houlton
David Cargill.....	Augusta	O. F. Dunlap.....	Lewiston
Charles D. Clark.....	Bangor	H. M. Bryant.....	Lewiston
D. M. Howard.....	Bangor	Freeland Howe.....	Norway
S. W. Collins.....	Bangor	W. D. Little & Co.....	Portland
W. P. Wadsworth.....	Bath	Rollins, Loring & Adams.....	Portland
M. S. Staples.....	Belfast	E. H. & G. W. Cochran.....	Rockland
W. W. Cushman.....	Biddeford	J. P. Cilley.....	Rockland
O. C. Humphreys.....	Brunswick	Willis Mason.....	Saco
W. H. Allen.....	Calais	T. H. Dinsmore.....	Skowhegan
S. D. Leavitt.....	Eastport	W. J. Wheeler.....	South Paris
C. O. Burrill.....	Ellsworth	J. H. H. Hewitt.....	Thomaston
H. K. Morrell.....	Gardiner	Henry Farrington.....	Waldoboro'
M. W. Farr.....	Hallowell	Fred Atwood.....	Winterport

UNITED STATES LIFE INSURANCE COMPANY.

John B. Powell, Gen'l Agt. Hartford, Conn	H. S. Brown.....	South Chesterville	
Charles H. Perkins.....	Lewiston	H. A. Tripp.....	Surry

UNIVERSAL LIFE INSURANCE COMPANY.

M. L. Stevens, Gen'l Agent.	Portland	E. H. C. Hooper.....	Biddeford
----------------------------------	----------	----------------------	-----------

WASHINGTON LIFE INSURANCE COMPANY.

W. F. Garcelon.....	Lewiston
---------------------	----------

ACCIDENT INSURANCE COMPANIES.

HARTFORD ACCIDENT INSURANCE COMPANY.

M. F. Ricker.....	Auburn	Winslow Bates.....	Eastport
Frank E. Nye.....	Augusta	Josiah Maxcy & Son.....	Gardiner
J. S. Kimball.....	Bangor	W. F. Garcelon.....	Lewiston
V. C. Tarbox.....	Bath	Rollins, Loring & Adams.....	Portland
Garey & Shaw.....	Biddeford	Thomas A. Carr.....	Thomaston
A. M. Austin.....	Buckfield	L. T. Boothby.....	Waterville.
W. H. Pillsbury.....	Bucksport		

RAILWAY PASSENGERS' ASSURANCE COMPANY.

David Cargill.....	Augusta	James A. Craig.....	Lewiston.
A. W. Benson.....	Bangor	S. F. McKay.....	Newport
D. M. Howard.....	Bangor	Freeland Howe.....	Norway
G. H. Greeley.....	Bangor	A. D. Mitchell.....	Pittsfield
C. S. Pearl.....	Bangor	W. D. Little & Co.....	Portland
W. P. Wadsworth.....	Bath	J. Davis.....	Portland
N. Stiles.....	Bath	A. J. Chase.....	Portland
M. W. Clark.....	Danville Junction	J. O. Furnival.....	Portland
George Hamilton.....	Dexter	Rollins & Adams.....	Portland
J. W. Robinson.....	Dover	F. A. Sawyer.....	Portland
D. V. B. Ormsby.....	Farmington	A. Blanchard.....	Richmond
H. K. Morrell.....	Gardiner	T. H. Dinsmore.....	Skowhegan
A. L. Sturgis.....	Gardiner	A. Hersey.....	South Paris
William O. Donnell.....	Houlton	G. H. Graves.....	Vassalboro'
John Given.....	Lewiston	L. T. Boothby.....	Waterville
W. F. Garcelon.....	Lewiston	A. W. Clark.....	Waldoboro'
O. F. Dunlap.....	Lewiston	B. H. Mitchell.....	West Waterville

TRAVELERS' INSURANCE COMPANY, (ACCIDENT DEPARTMENT.)

Same as Life Department.

INDEX TO PART II

Life and Accident Insurance.

	PAGE.
Introduction.....	3
Life and Accident Insurance Companies authorized to do business in Maine.....	3
Companies admitted.....	4
Companies withdrawn.....	4
Business of 1874.....	5
Financial.....	6

STATISTICAL TABLES.

Table I. Capital, Assets, Liabilities, Surplus, Income and Expenditures.....	8
II. Items composing Assets.....	10
III. Items composing Liabilities.....	12
IV. Items composing Income.....	14
V. Items composing Expenditures.....	16
VI. Exhibit of Policies.....	18
VII. Policies terminated.....	20
VIII. Business in Maine.....	22

COMPANY ABSTRACTS.

MAINE COMPANY.

Union Mutual Life Insurance Company.....	27
--	----

LIFE INSURANCE COMPANIES OF OTHER STATES.

Etina Life Insurance Company.....	33
American Popular Life Insurance Company.....	36
Berkshire Life Insurance Company.....	39
Brooklyn Life Insurance Company.....	42
Charter Oak Life Insurance Company.....	45
Connecticut Mutual Life Insurance Company.....	48
Continental Life Insurance Company, Conn.....	51
Continental Life Insurance Company, N. Y.....	54
Equitable Life Assurance Society of the United States.....	57
Germania Life Insurance Company.....	60
Globe Mutual Life Insurance Company.....	62
Homoeopathic Mutual Life Insurance Company.....	65

	PAGE.
John Hancock Mutual Life Insurance Company.....	67
Massachusetts Mutual Life Insurance Company.....	70
Merchants' Life Insurance Company.....	73
Metropolitan Life Insurance Company.....	75
Mutual Life Insurance Company.....	78
Mutual Benefit Life Insurance Company.....	80
National Life Insurance Company, Vt.....	83
National Life Insurance Company of the United States of America.....	86
New England Mutual Life Insurance Company.....	89
New Jersey Mutual Life Insurance Company.....	92
New York Life Insurance Company.....	95
Northwestern Mutual Life Insurance Company.....	98
Penn Mutual Life Insurance Company.....	101
Phoenix Mutual Life Insurance Company.....	104
Security Life Insurance and Annuity Company.....	107
State Mutual Life Assurance Company.....	110
Travelers' Insurance Company, (Life Department).....	113
United States Life Insurance Company.....	115
Universal Life Insurance Company.....	117
Washington Life Insurance Company.....	120

ACCIDENT INSURANCE COMPANIES.

Hartford Accident Insurance Company.....	125
Railway Passengers' Assurance Company.....	127
Travelers' Insurance Company, (Accident Department).....	128
Licensed Agents of Maine Life Insurance Company.....	133
Licensed Agents of Life Insurance Companies of other States.....	133
Licensed Agents of Accident Insurance Companies.....	137

This book should be returned to
the Library on or before the last d



HARVARD LAW SCHOOL
LIBRARY

MAHARAJA
LIBRARY
MUMBAI